



**Texas Department
of Insurance**

**Quarterly Legislative Report
on Market Conditions**

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Property & Casualty Program/Data Services
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The Texas Department of Insurance (TDI) publishes this report pursuant to *Texas Insurance Code* Article 2251.008 which requires that the TDI issue to the Governor, Lieutenant Governor, and Speaker of the House of Representatives a *Quarterly Legislative Report on Market Conditions* reflecting changes in losses, premiums, market share, and complaints for certain lines of insurance.

This report includes information on the following lines of insurance: General Liability, Commercial Fire & Allied Lines, Product Liability, Commercial Multiple Peril, Private Passenger Auto, Homeowners Multiple Peril, Workers' Compensation, Boiler & Machinery, Commercial Crime, Commercial Glass, Medical Professional Liability, and Miscellaneous Professional Liability.

Data were reported for each calendar year quarter. *The Quarterly Legislative Report on Market Conditions* shows market share based on the sum of the most recent four quarters as well as the percent change from the four quarters ending one year prior. In addition, the report provides a comparison of the current quarter with the same quarter one year prior.

As required by SB611, 80th Legislature, beginning with the 4th quarter 2007 TDI started collecting information pertaining to underwriting profits/losses and rate filings. SB611 allows TDI to delay the publication of this information for lines other than residential property insurance and personal automobile until a date specified by the commissioner. This report contains the underwriting profit/loss information for all lines of business and the rate filing information for Private Passenger Automobile and Homeowners lines of business. The layout and content of this report may be amended with future publications as TDI works towards improving the presentation of the information contained in this report. Also, it should be noted that because of the cyclical nature of the quarterly underwriting profit/loss information contained in this report, it should not be used to determine the reasonableness of rates that are used by a given company.

Terms

Number of Policies Written: The number of Texas new and renewal policies issued during the quarter. The policies were adjusted to an annual basis. For example, a six month policy was reported as 0.5 policies.

Premiums on Policies Written: This report captures the Texas portion of direct premiums written in the designated quarter without adjustments for cancellations or endorsements and, therefore, it may not match the written premiums figures in the statutory Annual Statement.

Direct Written Premium: Written premium is the Texas portion of the statutory Annual Statement report of written premiums in the quarter.

Direct Losses Paid: Direct losses paid represent payments made during the quarter regardless of when the policy was written or when the accident occurred. Loss adjustment expenses (LAE) are not included.

Loss Ratio: unless otherwise specified this ratio is developed by dividing direct losses paid during the quarter by direct premiums written during the quarter.

Earned to Incurred Loss Ratio: This loss ratio is developed by dividing direct incurred losses by earned premiums. Both figures come from the statutory Annual Statement. Loss adjustment expenses (LAE) are not included.

Number of Groups: Companies that are owned/controlled by one entity are considered a group. Unaffiliated companies are those that are not associated with any other insurance company. The number of groups referred to in this report is the number of groups plus the number of unaffiliated companies.

Market Share: This figure represents an insurer's market share, expressed as a percentage, of the industry total for premiums written for the sum of the most recent four quarters.

Underwriting Profit or Loss: The underwriting profit or loss is calculated as the direct premiums earned less direct losses incurred, less loss adjustment expenses incurred, less other underwriting expenses incurred, less dividends paid to policyholders. Underwriting Profit or Loss is as it was reported by the company and has not been reconciled to any financial reports.

Rate Filing Exhibits: Number of Rate Filings and rate filing summary information is as it was reported by the company and has not been reconciled to actual rate filings that were received by TDI. Rate reductions are indicated by negative numbers in "()"s". Rate filings information are only reported if there was a change in a given "period" so there may be occurrences where a 12, 24, or 36 month period are not displayed.

Products and Completed Operations Insurance or Product Liability provides coverage for a manufacturer or contractor for claims after a manufactured product has been sold and/or a claim results from an operation which the manufacturer has completed. Products Liability also includes coverage for a contractor's or manufacturer's liability for injuries or property damage suffered by third parties as the result of the contractor or manufacturer completing an operation.

General Liability provides coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business or when someone is injured in the general operation of a business.

Commercial Fire & Allied Lines has two coverages - Standard Fire Policy and Extended Coverage Endorsements for businesses. A Standard Fire Policy insures commercial properties against fire and lightning. The Extended Coverage Endorsement covers numerous direct and indirect risks such as windstorm, hail, explosions, smoke damage, vandalism, and water damage.

Commercial Multiple Peril policies generally provide coverage for businesses in four areas: property; liability; crime; and boiler and machinery.

Private Passenger Auto coverages include liability, PIP, uninsured motorist and physical damage.

Homeowners Multiple Peril provides coverage against the insured's property being destroyed or damaged by various perils and coverage for the insured's liability exposure.

Workers' Compensation offers coverage providing four types of benefits (medical care, death, disability, rehabilitation) for employee job-related injuries or diseases as a matter of right (without regard to fault.)

Lines of Insurance

Boiler & Machinery provides protection against the sudden and accidental breakdown or explosion of boilers, machinery, and electrical equipment. Coverage is provided on damage to the equipment, expediting expenses, damage to the property of others and can be extended to cover losses resulting from the interruption of business.

Commercial Crime provides coverage against loss of property caused by burglary, theft, and/or employee dishonesty. This may include losses inside or outside the premises, losses from counterfeit paper currency, and depositors forgery.

Commercial Glass provides coverage on commercial plate glass, lettering, frames and ornamentation.

Medical Professional Liability provides insurance against losses due to claims for damages alleging malpractice by physicians, surgeons, hospitals or other health care providers in the exercise of their professions.

Miscellaneous Professional Liability provides insurance on professional practitioners that will defend suits instituted against them for malpractice or errors and omissions and/or pay any damages, subject to policy limits. In compliance with applicable statutes, the following have been excluded from miscellaneous professional liability: architects, beauticians/barbers, lawyers, medical laboratory personnel, psychologists, real estate agents, surveyors, and x-ray lab personnel.

Summary of Four Quarters

CUMULATIVE TOTALS FOR FOUR QUARTERS ENDING JUNE 2011

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	65 / 166	34,913	\$153,649,738	\$145,260,179	\$43,646,619
GENERAL LIABILITY - OTHER	146 / 358	1,173,330	\$1,399,789,935	\$2,076,279,455	\$1,007,159,850
COMMERCIAL FIRE & ALLIED	75 / 175	100,700	\$828,613,536	\$955,406,317	\$466,537,130
COMMERCIAL MULTIPLE PERIL	81 / 217	383,290	\$1,779,387,385	\$1,852,067,361	\$1,110,409,974
PRIVATE PASSENGER AUTO					
VOLUNTARY (VOL) LIABILITY	79 / 169	13,362,352	\$7,492,136,287	\$7,709,002,735	\$4,636,718,695
ASSIGNED RISK LIABILITY	9 / 10	6,179	\$4,318,489	\$3,533,991	\$3,743,827
PHYSICAL DAMAGE	78 / 173	10,025,871	\$5,620,386,720	\$5,688,284,496	\$3,365,802,840
TOTAL PPA	80 / 172	23,394,402	\$13,116,841,496	\$13,400,821,222	\$8,006,265,362
HOMEOWNERS MULTIPLE PERIL	66 / 112	5,621,893	\$6,147,484,161	\$5,807,586,953	\$3,202,602,582
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		120,076	\$190,530,863	*	*
VOL PREMIUMS \$5,000 - \$100,000		55,575	\$1,036,577,607	*	*
VOL PREMIUMS > \$100,000		3,990	\$1,108,511,149	*	*
TOTAL VOLUNTARY	85 / 257	179,641	\$2,335,619,619	\$1,998,002,154	\$964,101,757
RESIDUAL MARKET **	1 / 1	100	\$2,293,870	\$1,971,509	\$1,570,259
TOTAL WC	85 / 257	179,741	\$2,337,913,489	\$1,999,973,663	\$965,672,016
BOILER & MACHINERY	42 / 122	62,843	\$111,279,471	\$126,515,178	\$79,800,326
COMMERCIAL CRIME	35 / 82	11,650	\$9,406,712	\$22,520,631	\$1,863,780
COMMERCIAL GLASS	4 / 6	223	\$54,995	\$20,915	\$1,697
MEDICAL PROFESSIONAL LIABILITY	29 / 41	63,148	\$228,160,535	\$237,448,520	\$52,913,206
MISC. PROFESSIONAL LIABILITY	37 / 76	30,005	\$339,328,136	\$338,080,618	\$129,717,108

* Companies were not required to report the Direct Losses Paid by policy size.

** Policies reported in this category were written under the START program by the Texas Mutual Insurance Company.

NUMBER OF GROUPS / COMPANIES WRITING POLICIES PER QUARTER

Line of Business	First Quarter		Second Quarter		Third Quarter		Fourth Quarter	
	2010	2011	2010	2011	2010	2011	2010	2011
Product Liability	61 / 156	60 / 149	62 / 150	64 / 153	58 / 147	- / -	63 / 156	- / -
General Liability	137 / 318	135 / 323	138 / 317	141 / 329	139 / 324	- / -	130 / 310	- / -
Commercial Fire & Allied	75 / 161	72 / 162	75 / 163	76 / 166	77 / 166	- / -	72 / 159	- / -
Commercial Multiple Peril	78 / 198	77 / 202	81 / 200	81 / 201	85 / 206	- / -	75 / 199	- / -
Private Passenger Auto	77 / 174	80 / 174	79 / 173	80 / 175	82 / 178	- / -	78 / 172	- / -
Homeowners Multiple Peril	64 / 107	63 / 107	64 / 108	65 / 108	65 / 108	- / -	65 / 108	- / -
Workers' Compensation	93 / 242	85 / 249	90 / 239	89 / 247	91 / 247	- / -	64 / 243	- / -
Boiler & Machinery	40 / 103	42 / 110	44 / 107	43 / 116	42 / 108	- / -	42 / 119	- / -
Commercial Crime	31 / 66	33 / 68	36 / 72	35 / 71	33 / 71	- / -	31 / 66	- / -
Commercial Glass	5 / 8	4 / 4	4 / 7	6 / 9	4 / 8	- / -	4 / 7	- / -
Medical Professional Liability	28 / 38	28 / 38	28 / 38	27 / 39	28 / 37	- / -	26 / 38	- / -
Misc. Professional Liability	37 / 72	37 / 74	36 / 73	35 / 72	36 / 74	- / -	35 / 73	- / -

Product Liability

There were 65 groups, 166 companies, that had direct written premium for Product Liability in the second quarter of 2011, as compared to 66 groups, 168 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRODUCT LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	Travelers Group	11.86%	\$4,944,467	26.82%	\$17,222,959	13.05%	\$9,547,953	11.80
2	Zurich Insurance Group	9.55%	\$4,129,603	(5.93%)	\$13,878,333	2.09%	(\$43,888,946)	10.92
3	Liberty Mutual Group	9.01%	\$2,812,160	(7.31%)	\$13,091,605	31.08%	\$4,767,678	38.16
4	Chubb & Son Inc.	7.17%	\$2,152,231	(15.28%)	\$10,419,174	9.34%	\$1,039,293	54.25
5	Hartford Fire & Casualty Group	7.14%	\$2,875,427	4.04%	\$10,369,802	12.36%	(\$1,396,290)	2.20
6	ACE Ltd.	6.26%	\$1,893,358	21.16%	\$9,089,793	(15.66%)	(\$6,945,883)	0.03
7	American Financial Group	4.23%	\$1,495,862	(11.74%)	\$6,146,432	(11.03%)	(\$1,328,051)	11.25
8	Electric Insurance Group	4.04%	\$0	*	\$5,872,534	(8.34%)	\$812,584	**
9	United Fire & Casualty Group	3.60%	\$1,418,124	47.02%	\$5,226,058	21.40%	\$979,237	10.41
10	Republic Insurance Company	2.98%	\$850,539	(17.69%)	\$4,329,043	42.46%	+	**
11	BCBS of South Carolina Group	2.56%	\$1,078,443	(17.46%)	\$3,715,202	(3.80%)	\$1,074,415	6.37
12	American International Group	2.39%	\$1,348,383	47.25%	\$3,475,336	(53.99%)	(\$1,613,957)	129.60
13	Pennsylvania Lumbermens Mutual Ins. Co.	1.89%	\$54,177	(35.17%)	\$2,740,782	402.38%	\$81,408	**
14	Sentry Insurance Group	1.81%	\$710,449	(5.38%)	\$2,628,028	34.46%	(\$1,894,651)	11.36
15	Nationwide Corp. Group	1.72%	\$780,183	52.05%	\$2,498,777	12.21%	\$428,582	6.36
16	Allianz Insurance Group	1.70%	\$747,894	(1.85%)	\$2,475,810	(5.83%)	(\$2,941,135)	381.10
17	Federated Mutual Group	1.65%	\$563,641	(0.62%)	\$2,390,092	8.74%	\$902,416	54.59
18	Arch Insurance Group	1.54%	\$723,659	33.99%	\$2,239,696	39.05%	\$57,882	**
19	Benchmark Insurance Company	1.43%	\$287,626	*	\$2,077,462	*	\$160,040	13.04
20	Central Mutual Insurance Company Ohio	1.33%	\$503,722	(10.15%)	\$1,934,189	(10.20%)	\$215,850	**
21	AmTrust GMACI Maiden Group	1.17%	\$428,468	9.88%	\$1,696,822	0.73%	(\$95,029)	85.28
22	Navigators Group Inc.	1.06%	\$0	*	\$1,535,931	*	+	**
23	CNA Insurance Group	0.98%	\$471,346	(10.10%)	\$1,420,536	19.39%	(\$2,093,465)	17.21
24	Service Life Group	0.94%	\$0	*	\$1,360,375	*	+	**
25	EMC Insurance Company Group	0.86%	\$458,417	61.68%	\$1,248,932	7.67%	(\$439,302)	10.87
Top 25 Groups Total		88.86%	\$30,728,179	5.67%	\$129,083,703	9.60%	(\$42,569,371)	31.70
Total Market		100.00%	\$37,500,933	14.69%	\$145,260,179	9.26%	(\$34,962,297)	27.23

* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$53,027,882	\$34,740,247	\$26,098,985
3rd qtr 2006	\$65,733,209	\$41,416,463	\$7,433,214
4th qtr 2006	\$51,262,901	\$45,787,192	(\$3,974,498)
1st qtr 2007	\$47,342,222	\$37,478,153	\$14,484,977
2nd qtr 2007	\$47,598,755	\$37,800,664	\$19,155,579
3rd qtr 2007	\$61,495,456	\$35,879,061	\$19,519,822
4th qtr 2007	\$46,590,904	\$36,926,772	\$13,695,009
1st qtr 2008	\$49,255,919	\$49,066,487	\$17,872,762
2nd qtr 2008	\$43,321,383	\$36,026,041	\$6,544,588
3rd qtr 2008	\$43,302,854	\$34,576,458	\$12,732,618
4th qtr 2008	\$50,469,002	\$40,235,764	\$20,806,971
1st qtr 2009	\$48,811,638	\$33,267,013	\$9,037,484
2nd qtr 2009	\$46,481,677	\$32,364,473	\$21,977,511
3rd qtr 2009	\$42,135,018	\$28,686,171	\$19,975,609
4th qtr 2009	\$50,160,084	\$38,896,099	\$14,166,658
1st qtr 2010	\$41,880,802	\$32,667,972	\$21,762,898
2nd qtr 2010	\$39,647,720	\$32,696,541	\$11,045,172
3rd qtr 2010	\$37,915,722	\$31,025,270	\$11,882,224
4th qtr 2010	\$39,704,587	\$38,700,756	\$15,077,786
1st qtr 2011	\$38,290,472	\$38,033,220	\$6,475,031
2nd qtr 2011	\$37,738,957	\$37,500,933	\$10,211,578

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1999	68.3%
2000	104.4%
2001	201.3%
2002	275.2%
2003	219.9%
2004	138.3%
2005	35.9%
2006	26.3%
2007	66.5%
2008	22.7%
2009	(14.3%)*
2010	115.5%

*Westport Insurance Corp. reported approx. (\$104,000,000) of incurred losses impacting the industry's over-all loss ratio.

General Liability

There were 146 groups, 358 companies, that had direct written premium for General Liability in the second quarter of 2011, as compared to 145 groups, 351 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR GENERAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	American International Group	25.62%	\$78,667,565	2.30%	\$531,992,455	5.56%	\$40,761,914	137.79
2	Travelers Group	8.96%	\$52,723,076	0.20%	\$185,985,394	(9.79%)	(\$40,476,778)	35.69
3	Zurich Insurance Group	7.90%	\$52,743,673	18.72%	\$164,120,799	16.35%	(\$94,392,070)	41.90
4	Liberty Mutual Group	4.90%	\$28,068,564	29.59%	\$101,812,483	7.08%	\$14,577,742	14.91
5	ACE Ltd.	4.67%	\$15,848,829	34.97%	\$96,879,995	(17.02%)	\$9,878,489	110.05
6	Hartford Fire & Casualty Group	3.44%	\$18,823,043	(10.03%)	\$71,389,000	(1.35%)	\$700,429	13.37
7	Chubb & Son Inc.	2.97%	\$16,628,670	0.33%	\$61,702,417	(1.77%)	\$1,651,382	5.64
8	American Financial Group	2.56%	\$13,426,453	(3.20%)	\$53,134,364	(5.65%)	\$8,617,739	11.45
9	CNA Insurance Group	2.32%	\$14,623,702	(11.79%)	\$48,169,390	(17.60%)	\$12,393,670	178.95
10	Arch Insurance Group	2.01%	\$10,130,119	(7.03%)	\$41,665,673	(4.61%)	\$3,784,177	48.01
11	State Farm IL	1.97%	\$10,502,118	2.93%	\$40,958,747	2.40%	\$3,914,962	9.97
12	Nationwide Corp.	1.59%	\$9,606,694	(10.19%)	\$32,962,446	(17.41%)	\$7,449,169	18.69
13	Philadelphia Consolidated Holding Group	1.46%	\$7,578,891	(2.27%)	\$30,238,500	5.93%	\$3,206,330	28.17
14	Catlin US Insurance Group	1.35%	\$22,011,592	648.87%	\$28,109,094	200.40%	\$800,049	0.52
15	Allianz Insurance Group	1.26%	\$6,932,143	4.66%	\$26,216,545	1.31%	\$4,316,342	56.51
16	Everest Reinsurance Holding, Inc.	1.11%	\$4,522,704	57.59%	\$22,981,694	104.64%	\$10,132,791	55.20
17	Alleghany Group	1.10%	\$6,259,554	8.25%	\$22,886,753	(3.33%)	\$5,280,301	13.48
18	Texas Lawyers Insurance Exchange	1.09%	\$5,494,207	(5.06%)	\$22,721,873	(1.06%)	\$762,063	45.88
19	Republic Insurance Company	0.92%	\$7,169,100	34.16%	\$19,074,011	115.19%	+	**
20	X L American Group	0.91%	\$8,705,145	4.76%	\$18,845,654	(35.26%)	\$273,712	52.10
21	WR Berkley Corp. Group	0.88%	\$4,725,723	74.06%	\$18,224,114	24.77%	\$1,582,151	63.23
22	Allied World Assurance Holding Group	0.87%	\$4,317,326	24.58%	\$18,001,297	127.09%	(\$480,527)	0.01
23	United Fire & Casualty Group	0.75%	\$4,065,658	3.79%	\$15,516,332	(0.45%)	\$3,655,712	9.56
24	Dallas General Group	0.74%	\$4,218,684	(13.54%)	\$15,326,145	(14.33%)	\$4,158,041	71.02
25	Germania Insurance Group	0.70%	\$3,947,269	4.05%	\$14,436,481	4.45%	\$1,743,368	25.87
Top 25 Groups Total		82.04%	\$411,740,502	10.90%	\$1,703,351,656	2.24%	\$4,291,158	56.77
Total Market		100.00%	\$513,525,468	10.42%	\$2,076,279,455	2.89%	\$39,838,521	51.56

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$505,876,407	\$491,526,564	\$195,131,093
3rd qtr 2006	\$496,580,231	\$588,708,694	\$251,085,318
4th qtr 2006	\$446,838,771	\$481,713,438	\$373,533,228
1st qtr 2007	\$423,358,123	\$476,294,182	\$249,640,914
2nd qtr 2007	\$512,730,389	\$579,506,800	\$185,337,556
3rd qtr 2007	\$590,414,339	\$619,519,020	\$202,613,373
4th qtr 2007	\$432,506,373	\$508,346,053	\$333,263,272
1st qtr 2008	\$422,606,757	\$483,574,214	\$223,302,101
2nd qtr 2008	\$552,498,874	\$637,265,289	\$259,379,380
3rd qtr 2008	\$580,604,712	\$592,864,867	\$204,724,356
4th qtr 2008	\$444,228,283	\$467,253,584	\$284,257,410
1st qtr 2009	\$408,012,180	\$450,655,274	\$223,117,294
2nd qtr 2009	\$471,462,131	\$517,178,612	\$242,521,701
3rd qtr 2009	\$573,922,662	\$586,292,909	\$242,860,464
4th qtr 2009	\$369,417,799	\$449,092,183	\$249,918,429
1st qtr 2010	\$351,619,236	\$517,454,617	\$225,280,852
2nd qtr 2010	\$365,401,034	\$465,054,871	\$254,583,489
3rd qtr 2010	\$325,396,342	\$622,512,344	\$294,802,305
4th qtr 2010	\$322,859,960	\$444,461,688	\$243,505,847
1st qtr 2011	\$361,284,118	\$495,779,955	\$204,394,988
2nd qtr 2011	\$390,249,515	\$513,525,468	\$264,456,710

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1999	63.8%
2000	74.1%
2001	74.4%
2002	114.5%
2003	77.0%
2004	74.8%
2005	77.6%
2006	52.3%
2007	45.9%
2008	47.1%
2009	43.0%
2010	71.6%

Commercial Fire & Allied

There were 75 groups, 175 companies, that had direct written premium for Commercial Fire & Allied in the second quarter of 2011, as compared to 77 groups, 181 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL FIRE & ALLIED

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	American International Group	20.93%	\$1,766,712	(64.12%)	\$199,987,580	51.21%	\$40,457,810	42.85
2	FM Global Group	13.74%	\$38,875,544	21.74%	\$131,231,565	(2.83%)	\$13,521,802	26.29
3	Travelers Group	10.15%	\$31,624,993	0.02%	\$96,941,975	(13.97%)	(\$20,087,011)	50.93
4	Texas Windstorm Insurance Association	8.97%	\$25,770,942	(0.57%)	\$85,736,059	(15.96%)	\$2,098,322	77.74
5	Zurich Insurance Group	8.42%	\$38,423,467	53.84%	\$80,489,720	25.21%	\$384,647	26.34
6	Liberty Mutual Group	5.36%	\$23,515,009	51.19%	\$51,194,501	6.71%	(\$945,935)	19.82
7	Allianz Insurance Group	4.92%	\$17,341,640	(4.09%)	\$46,962,696	20.58%	\$13,337,084	24.18
8	Swiss Re Group	1.96%	\$5,977,190	23.08%	\$18,762,764	6.33%	(\$8,026,482)	38.59
9	United Fire & Casualty Group	1.91%	\$4,866,153	14.35%	\$18,258,000	1.34%	(\$3,511,388)	129.55
10	CNA Insurance Group	1.71%	\$5,647,994	1.15%	\$16,323,301	(11.48%)	(\$1,504,893)	74.68
11	Alleghany Group	1.64%	\$7,205,146	13.97%	\$15,696,925	9.21%	\$7,159,007	0.64
12	Sentry Insurance Group	1.42%	\$3,527,924	2.15%	\$13,522,641	19.36%	(\$1,335,535)	112.95
13	XL American Group	1.35%	\$6,656,671	99.27%	\$12,937,391	38.02%	\$126,189	2.74
14	Hannover Group	1.07%	\$0	(100.00%)	\$10,260,784	(23.89%)	+	**
15	AXIS Capital Group	1.03%	\$3,843,627	(4.18%)	\$9,883,591	(6.53%)	\$2,459,404	(36.01)
16	Federated Mutual Group	0.92%	\$2,072,159	(5.60%)	\$8,785,511	2.04%	(\$3,913,606)	108.02
17	ACE Ltd. Group	0.88%	\$5,612,057	4.04%	\$8,385,004	34.29%	(\$2,562,779)	7.12
18	Texas Farm Bureau Mutual Group	0.86%	\$2,237,083	0.39%	\$8,206,962	(2.18%)	(\$1,426,306)	139.00
19	The Hanover Insurance Group	0.82%	\$2,848,275	14.82%	\$7,817,411	10.94%	\$54,224	26.19
20	Munich Re Group	0.80%	\$1,818,532	(2.99%)	\$7,686,412	6.66%	(\$813,615)	47.96
21	State Auto Mutual Group	0.76%	\$1,507,131	3.46%	\$7,239,050	11.34%	(\$112,984)	107.50
22	AmTrust GMACI Maiden Group	0.71%	\$1,553,186	(14.63%)	\$6,751,138	5.28%	(\$1,039,793)	121.44
23	Fairfax Financial Group	0.68%	\$424,085	110.61%	\$6,516,436	637.17%	\$41,749	61.27
24	American Financial Group	0.68%	\$175,872	(95.66%)	\$6,503,632	(41.06%)	\$1,888,709	**
25	WR Berkley Corp. Group	0.56%	\$1,417,490	3.31%	\$5,323,270	(18.14%)	\$281,614	35.31
Top 25 Groups Total		92.72%	\$234,708,882	12.60%	\$819,637,711	0.53%	\$36,530,234	39.79
Total Market		100.00%	\$257,408,238	13.33%	\$884,001,486	0.02%	\$36,890,372	44.43

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$183,247,499	\$210,583,956	\$195,511,527
3rd qtr 2006	\$170,261,627	\$213,754,706	\$169,009,779
4th qtr 2006	\$156,505,914	\$190,804,225	\$155,949,921
1st qtr 2007	\$165,284,666	\$189,509,294	\$107,606,504
2nd qtr 2007	\$208,402,104	\$241,717,879	\$90,867,083
3rd qtr 2007	\$161,412,320	\$192,838,496	\$84,063,773
4th qtr 2007	\$151,985,030	\$177,130,592	\$87,321,577
1st qtr 2008	\$147,324,596	\$177,795,150	\$133,072,713
2nd qtr 2008	\$180,585,883	\$218,798,151	\$94,258,940
3rd qtr 2008	\$145,618,366	\$186,586,840	\$217,477,578
4th qtr 2008	\$139,676,253	\$129,986,788	\$622,621,211
1st qtr 2009	\$254,653,001	\$281,151,065	\$339,862,618
2nd qtr 2009	\$183,724,846	\$203,671,567	\$423,386,973
3rd qtr 2009	\$166,730,449	\$205,917,900	\$226,942,450
4th qtr 2009	\$132,952,333	\$160,667,033	\$219,634,123
1st qtr 2010	\$254,617,629	\$290,107,901	\$113,428,560
2nd qtr 2010	\$196,026,291	\$227,135,210	\$91,461,356
3rd qtr 2010	\$167,157,673	\$208,584,681	\$110,721,431
4th qtr 2010	\$128,660,391	\$147,539,427	\$133,854,252
1st qtr 2011	\$318,452,763	\$341,873,971	\$107,659,034
2nd qtr 2011	\$214,342,709	\$257,408,238	\$114,302,413

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium
(includes personal Fire & Allied lines)

<u>Year</u>	<u>Loss Ratio</u>
1999	53.1%
2000	81.9%
2001	107.7%
2002	55.8%
2003	48.9%
2004	32.4%
2005	109.7%
2006	39.7%
2007	30.2%
2008	245.9%
2009	51.5%
2010	56.4%

Commercial Multiple Peril

There were 81 groups, 217 companies, that had direct written premium for Commercial Multiple Peril in the second quarter of 2011, as compared to 90 groups, 218 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	Zurich Insurance Group	11.97%	\$65,467,522	12.22%	\$221,637,797	3.97%	(\$39,983,432)	61.63
2	Travelers Group	10.19%	\$48,649,758	2.71%	\$188,781,962	9.96%	(\$27,411,047)	50.68
3	Hartford Fire & Casualty Group	10.09%	\$47,541,699	0.05%	\$186,831,252	2.98%	(\$40,304,496)	93.60
4	Liberty Mutual Group	8.23%	\$44,469,965	0.95%	\$152,334,024	(4.80%)	(\$2,820,675)	62.19
5	Chubb & Son Inc.	5.07%	\$26,094,271	9.75%	\$93,910,289	5.60%	(\$3,212,652)	46.71
6	Nationwide Corp.	4.87%	\$24,331,290	15.58%	\$90,276,490	7.21%	(\$5,241,062)	86.41
7	Philadelphia Consolidated Holding Grp	4.52%	\$22,216,288	(3.06%)	\$83,624,152	0.91%	(\$4,277,889)	66.59
8	CNA Insurance Group	4.43%	\$23,255,548	10.59%	\$81,990,260	2.10%	\$1,507,883	38.94
9	American International Group	4.10%	\$18,625,574	703.44%	\$75,955,302	106.26%	\$5,735,586	19.62
10	State Farm IL	3.90%	\$19,125,453	3.69%	\$72,211,303	(1.15%)	(\$3,711,452)	45.91
11	Allstate Insurance Group	3.16%	\$14,448,574	4.92%	\$58,550,804	4.71%	(\$18,569,442)	92.90
12	Church Mutual Insurance Company	3.10%	\$13,380,319	3.21%	\$57,394,194	0.64%	(\$11,436,167)	113.05
13	ACE Ltd. Group	2.66%	\$18,194,797	(6.22%)	\$49,288,605	(29.97%)	(\$8,329,327)	84.19
14	Delek Group	2.13%	\$10,465,531	(6.66%)	\$39,458,364	(7.21%)	(\$3,926,433)	50.26
15	WR Berkley Corp.	1.84%	\$8,686,924	(13.29%)	\$34,060,377	(9.50%)	(\$1,406,833)	57.86
16	The Hanover Ins Grp	1.71%	\$9,817,913	446.38%	\$31,609,665	52.21%	\$269,370	103.70
17	Allianz Insurance Group	1.40%	\$5,484,048	(29.06%)	\$25,947,633	(49.43%)	\$1,207,628	149.82
18	Central Mutual Insurance Company Ohio	1.36%	\$5,918,805	(17.81%)	\$25,186,774	(12.16%)	(\$2,127,170)	**
19	Guideone Insurance Group	1.18%	\$5,989,265	1.20%	\$21,771,576	(0.97%)	\$1,054,598	40.64
20	Amerisure Company	1.17%	\$5,521,803	(0.35%)	\$21,648,449	(14.10%)	(\$2,672,391)	93.16
21	Cincinnati Financial Corp.	1.10%	\$7,411,869	37.74%	\$20,439,994	62.07%	(\$5,589,340)	33.07
22	Old Republic Group	0.88%	\$3,798,220	(3.69%)	\$16,295,740	(0.17%)	\$141,003	66.05
23	FM Global Group	0.71%	\$2,599,122	(21.90%)	\$13,072,895	10.19%	(\$1,928,336)	93.19
24	State National Group	0.68%	\$2,735,577	(3.59%)	\$12,655,364	27.29%	(\$67,158)	27.32
25	Hallmark Financial Services Group	0.65%	\$2,753,820	(27.56%)	\$12,130,629	(14.02%)	(\$166,083)	108.41
Top 25 Groups Total		91.09%	\$456,983,955	9.78%	\$1,687,063,894	2.32%	(\$173,265,317)	65.19
Total Market		100.00%	\$501,538,698	8.89%	\$1,852,067,361	2.49%	(\$163,124,974)	64.54

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$399,021,376	\$428,002,464	\$213,502,320
3rd qtr 2006	\$403,480,584	\$435,968,163	\$190,725,911
4th qtr 2006	\$385,264,510	\$404,899,288	\$192,586,790
1st qtr 2007	\$401,616,595	\$412,930,501	\$164,529,680
2nd qtr 2007	\$417,041,105	\$457,699,855	\$189,731,733
3rd qtr 2007	\$432,483,480	\$439,596,713	\$193,629,714
4th qtr 2007	\$413,972,803	\$410,636,084	\$162,016,580
1st qtr 2008	\$438,266,375	\$437,195,337	\$172,555,702
2nd qtr 2008	\$461,678,464	\$467,378,305	\$257,273,838
3rd qtr 2008	\$444,000,742	\$443,776,699	\$313,521,416
4th qtr 2008	\$424,403,378	\$430,234,423	\$820,356,495
1st qtr 2009	\$443,032,491	\$466,578,904	\$533,886,229
2nd qtr 2009	\$488,053,431	\$484,871,871	\$381,652,195
3rd qtr 2009	\$456,008,507	\$461,077,350	\$348,896,846
4th qtr 2009	\$436,013,707	\$433,548,588	\$359,660,469
1st qtr 2010	\$451,904,900	\$451,824,083	\$271,464,119
2nd qtr 2010	\$471,294,716	\$460,612,351	\$231,779,473
3rd qtr 2010	\$431,131,800	\$463,062,525	\$272,989,966
4th qtr 2010	\$428,363,482	\$428,880,026	\$250,415,577
1st qtr 2011	\$450,276,736	\$458,586,112	\$263,288,097
2nd qtr 2011	\$469,615,367	\$501,538,698	\$323,716,334

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1999	67.1%
2000	89.8%
2001	85.6%
2002	59.8%
2003	58.0%
2004	47.0%
2005	69.4%
2006	45.4%
2007	36.4%
2008	143.1%
2009	59.3%
2010	48.0%

Private Passenger Auto (All Companies, All Coverages)

There were 80 groups, 172 companies, that had direct written premium for Private Passenger Auto in the second quarter of 2011, as compared to 83 groups, 191 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	State Farm IL	20.39%	\$659,193,016	1.39%	\$2,732,563,875	1.33%	(\$120,593,445)	72.94
2	Allstate Insurance Group	11.53%	\$367,953,469	0.43%	\$1,545,319,056	0.87%	\$74,486,412	59.92
3	Zurich Insurance Group	10.53%	\$339,392,639	(3.52%)	\$1,411,008,815	(3.36%)	(\$4,993,337)	68.24
4	Progressive Group	8.56%	\$283,955,211	4.45%	\$1,147,528,210	4.30%	\$25,719,135	67.28
5	United Services Automobile Assn. Group	7.08%	\$229,512,134	3.69%	\$949,237,159	5.26%	(\$23,398,745)	75.93
6	Berkshire Hathaway	6.61%	\$215,261,658	5.10%	\$885,570,997	0.58%	(\$1,699,491)	66.53
7	Old American County Mutual Fire Ins. Co.	3.70%	\$118,429,816	(4.93%)	\$495,456,224	1.72%	\$33,867,500	71.06
8	Nationwide Corp.	3.48%	\$110,979,863	2.31%	\$466,193,821	0.37%	(\$3,555,150)	67.33
9	Home State Insurance Group	2.91%	\$94,102,744	9.63%	\$389,380,106	17.31%	\$374,843	61.50
10	Liberty Mutual Group	2.70%	\$85,689,310	(5.54%)	\$361,415,167	(0.83%)	\$31,265,438	65.72
11	Southern Farm Bureau Casualty	2.47%	\$77,383,179	(3.26%)	\$330,617,129	(5.10%)	(\$3,924,219)	59.57
12	Titus Group	2.45%	\$82,777,840	(0.48%)	\$327,960,496	(1.01%)	\$10,322,649	63.51
13	Loya Group	1.87%	\$61,639,390	(3.05%)	\$250,104,171	(2.47%)	(\$1,437,755)	60.20
14	Delek Group	1.64%	\$52,363,572	(8.16%)	\$220,191,936	(6.19%)	(\$903,705)	73.66
15	Texas Farm Bureau Mutual	1.19%	\$41,396,650	24.64%	\$160,115,399	30.72%	(\$12,149,294)	106.24
16	Auto Club Enterprises Ins Grp	1.12%	\$37,866,544	3.01%	\$150,408,901	9.07%	(\$3,385,663)	65.10
17	American International Group	1.03%	\$53,957,837	116.97%	\$137,664,941	28.00%	\$1,707,530	3.05
18	Unitrin Group	1.01%	\$29,913,452	(7.19%)	\$135,155,941	(12.86%)	(\$879,213)	88.36
19	Germania Insurance Group	0.88%	\$30,979,285	7.79%	\$118,102,658	8.41%	(\$869,417)	59.62
20	Metropolitan Group	0.76%	\$24,781,408	2.28%	\$102,384,935	3.26%	(\$1,774,475)	72.52
21	American Central Casualty Company	0.71%	\$24,636,408	28.79%	\$95,796,425	35.59%	(\$788,858)	51.38
22	Amica Mutual Group	0.67%	\$23,183,415	8.68%	\$90,139,804	11.45%	(\$7,443,185)	77.04
23	Infinity Property & Casualty Insurance Group	0.55%	\$18,056,733	18.29%	\$73,216,132	38.60%	\$558,870	67.18
24	White Mountains Group	0.49%	\$18,828,593	35.23%	\$65,640,861	17.59%	\$9,175	26.90
25	Mercury General Group	0.46%	\$14,724,908	(3.28%)	\$61,376,723	(8.04%)	(\$1,587,561)	66.38
Top 25 Groups Total		94.33%	\$3,096,959,074	2.39%	\$12,702,549,882	2.05%	(\$11,071,961)	67.15
Total Market		100.00%	\$3,261,906,165	2.00%	\$13,400,821,222	1.86%	\$555,141	66.94

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$3,010,331,321	\$2,813,716,206	\$1,819,021,713
3rd qtr 2006	\$3,204,799,983	\$3,003,761,280	\$1,675,272,115
4th qtr 2006	\$2,997,424,763	\$2,822,138,016	\$1,715,432,959
1st qtr 2007	\$3,189,044,551	\$3,004,175,363	\$1,741,312,826
2nd qtr 2007	\$3,017,289,156	\$2,835,034,021	\$1,890,870,032
3rd qtr 2007	\$3,310,604,058	\$3,087,504,642	\$1,871,127,649
4th qtr 2007	\$3,122,225,377	\$2,867,905,133	\$1,902,666,895
1st qtr 2008	\$3,407,683,753	\$3,208,043,889	\$1,874,523,286
2nd qtr 2008	\$3,769,345,223	\$3,164,249,451	\$2,169,564,013
3rd qtr 2008	\$3,450,649,951	\$3,271,816,208	\$1,896,828,801
4th qtr 2008	\$3,371,636,539	\$3,058,875,775	\$2,105,553,791
1st qtr 2009	\$3,548,702,360	\$3,365,742,830	\$1,875,720,382
2nd qtr 2009	\$3,365,979,272	\$3,134,850,185	\$2,237,378,798
3rd qtr 2009	\$3,490,890,292	\$3,371,103,032	\$1,969,429,579
4th qtr 2009	\$3,394,545,492	\$3,154,402,831	\$1,971,938,084
1st qtr 2010	\$3,402,467,616	\$3,432,491,313	\$1,839,760,248
2nd qtr 2010	\$3,295,138,494	\$3,197,983,185	\$1,559,638,063
3rd qtr 2010	\$3,393,165,622	\$3,474,882,252	\$1,947,543,719
4th qtr 2010	\$3,244,096,024	\$3,169,634,722	\$1,959,243,949
1st qtr 2011	\$3,190,287,899	\$3,494,398,083	\$1,910,844,236
2nd qtr 2011	\$3,289,291,951	\$3,261,906,165	\$2,188,633,458

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
1999	66.6%
2000	74.9%
2001	78.2%
2002	66.8%
2003	67.6%
2004	54.4%
2005	58.4%
2006	58.5%
2007	64.0%
2008	66.9%
2009	63.2%
2010	56.2%

Private Passenger Auto (All Voluntary Liability)

There were 79 groups, 169 companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the second quarter of 2011, as compared to 83 groups, 189 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	State Farm IL	20.66%	\$385,316,196	4.24%	\$1,592,654,471	3.68%	\$6,536,351	61.95
2	Allstate Insurance Group	11.12%	\$200,073,773	(0.74%)	\$857,345,011	1.56%	\$80,904,329	58.19
3	Zurich Insurance Group	10.64%	\$197,260,962	(3.05%)	\$820,526,516	(2.98%)	\$15,485,042	65.84
4	Progressive Group	8.40%	\$163,439,084	11.30%	\$647,205,075	9.09%	\$28,872,658	59.18
5	Berkshire Hathaway	6.61%	\$122,985,904	4.61%	\$509,543,088	1.24%	(\$1,716,464)	62.37
6	United Services Automobile Assn. Group	6.46%	\$119,777,866	2.87%	\$497,669,566	4.44%	(\$14,334,798)	74.54
7	Old American County Mutual Fire Ins. Co.	4.50%	\$83,945,456	(4.61%)	\$347,086,327	3.86%	\$17,771,481	75.04
8	Nationwide Corp.	3.49%	\$64,091,585	1.11%	\$269,150,709	0.05%	\$2,032,084	62.71
9	Home State Insurance Group	3.01%	\$55,184,040	9.70%	\$231,813,711	18.09%	\$222,341	57.23
10	Liberty Mutual Group	2.53%	\$46,180,139	(6.06%)	\$195,027,794	(1.19%)	\$21,374,846	64.90
11	Loya Group	2.23%	\$41,999,229	(2.73%)	\$171,643,378	(0.99%)	(\$1,599,262)	63.14
12	Titus Group	2.19%	\$42,702,761	(0.19%)	\$169,207,555	0.95%	\$7,748,539	57.27
13	Southern Farm Bureau Casualty	2.19%	\$39,507,874	(3.25%)	\$168,648,094	(5.96%)	\$203,685	54.80
14	Delek Group	1.81%	\$33,160,349	(8.07%)	\$139,655,115	(2.35%)	(\$528,052)	70.04
15	Texas Farm Bureau Mutual	1.13%	\$22,567,916	24.32%	\$87,266,751	30.15%	(\$3,143,937)	85.10
16	American International Group	1.06%	\$32,173,994	117.76%	\$82,027,052	30.35%	\$1,108,410	2.54
17	Auto Club Enterprises Insurance Group	1.01%	\$19,567,399	3.04%	\$78,055,391	9.51%	(\$748,476)	62.44
18	Unitrin Group	1.00%	\$17,327,697	(5.13%)	\$76,883,440	(12.73%)	\$1,051,167	81.77
19	American Century Casualty Company	0.97%	\$19,541,202	30.76%	\$75,096,362	37.59%	(\$1,249,373)	51.37
20	Germania Insurance Group	0.75%	\$15,063,787	6.58%	\$57,712,724	6.92%	\$203,328	60.64
21	Metropolitan Group	0.73%	\$13,692,227	3.47%	\$56,268,076	4.52%	\$1,318,012	57.92
22	Amica Mutual Group	0.72%	\$14,179,114	6.45%	\$55,363,250	9.07%	(\$2,780,012)	68.31
23	Infinity Property & Casualty Insurance Group	0.55%	\$10,505,295	17.96%	\$42,531,678	38.62%	(\$587,694)	67.84
24	Sentry Insurance Group	0.54%	\$11,521,819	20.89%	\$41,422,678	13.14%	(\$913,325)	55.13
25	Santa Fe Automobile Insurance Co.	0.45%	\$7,330,833	(12.90%)	\$34,468,952	(36.24%)	\$408,111	73.29
Top 25 Groups Total		94.75%	\$1,779,096,501	3.32%	\$7,304,272,764	3.12%	\$157,638,991	62.41
Total Market		100.00%	\$1,875,538,888	2.70%	\$7,709,002,735	3.02%	\$167,005,665	62.25

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$1,691,843,890	\$1,574,483,210	\$963,181,981
3rd qtr 2006	\$1,813,421,088	\$1,681,781,813	\$846,252,294
4th qtr 2006	\$1,689,436,358	\$1,552,817,090	\$985,427,753
1st qtr 2007	\$1,791,480,568	\$1,695,277,918	\$995,340,812
2nd qtr 2007	\$1,692,517,929	\$1,585,810,351	\$1,023,193,221
3rd qtr 2007	\$1,847,422,622	\$1,711,944,157	\$1,042,176,072
4th qtr 2007	\$1,747,177,141	\$1,586,761,768	\$1,102,702,176
1st qtr 2008	\$1,906,270,203	\$1,787,762,733	\$1,065,621,569
2nd qtr 2008	\$1,860,561,206	\$1,826,950,165	\$1,154,453,519
3rd qtr 2008	\$1,885,665,028	\$1,824,153,217	\$1,036,268,230
4th qtr 2008	\$1,889,907,180	\$1,714,189,357	\$1,081,435,353
1st qtr 2009	\$1,953,823,659	\$1,896,943,535	\$1,078,953,079
2nd qtr 2009	\$1,849,418,756	\$1,765,203,672	\$1,101,104,586
3rd qtr 2009	\$1,984,179,137	\$1,904,611,299	\$1,121,533,266
4th qtr 2009	\$1,885,508,299	\$1,793,343,815	\$1,137,554,182
1st qtr 2010	\$1,952,966,987	\$1,958,788,006	\$1,077,842,263
2nd qtr 2010	\$1,830,359,114	\$1,826,318,244	\$933,466,323
3rd qtr 2010	\$1,927,138,785	\$2,001,255,036	\$1,157,449,720
4th qtr 2010	\$1,811,650,320	\$1,810,288,044	\$1,167,443,022
1st qtr 2011	\$1,850,509,483	\$2,021,920,767	\$1,141,417,644
2nd qtr 2011	\$1,902,837,699	\$1,875,538,888	\$1,170,408,309

Private Passenger Auto (All Assigned Risk)

There were 9 groups, 10 companies, that had assigned risk (no voluntary liability nor physical damage) direct written premium for Private Passenger Auto in the second quarter of 2011, as compared to 10 groups, 12 companies, in the second quarter of 2010.

The table below represents the top groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	White Mountains Group	37.86%	\$303,882	(3.27%)	\$1,338,034	(6.94%)	(\$24,985)	152.33
2	State Farm IL	25.63%	\$202,602	(26.97%)	\$905,764	(16.83%)	(\$451,633)	152.05
3	Allstate Insurance Group	12.67%	\$69,913	(47.55%)	\$447,901	(5.79%)	\$38,247	128.55
4	Berkshire Hathaway	10.39%	\$73,999	(28.30%)	\$367,287	6.19%	\$16,973	107.43
5	Southern Farm Bureau Casualty	7.07%	\$56,239	(27.27%)	\$249,690	(8.37%)	\$76,144	69.57
6	Nationwide Corp.	3.64%	\$15,573	(39.47%)	\$128,474	(2.83%)	(\$4,298)	283.68
7	Zurich Insurance Group	2.26%	\$32,192	(71.42%)	\$79,698	(80.75%)	(\$6,053)	83.49
8	Mercury General Group	0.71%	\$5,628	(21.21%)	\$24,961	(1.93%)	\$2,948	49.73
9	Travelers Group	0.21%	\$0	(100.00%)	\$7,426	(22.24%)	+	**
10	Imperial Fire and Casualty Insurance Co.	0.02%	\$603	*	\$603	270.34%	\$173	**
11	Kingsway Group	(0.45%)	\$0	(100.00%)	(\$15,847)	(106.88%)	(\$18,579)	**

Top Groups Total	100.00%	\$760,631	(27.89%)	\$3,549,838	(15.52%)	(\$352,484)	138.48
Total Market	100.00%	\$760,631	(29.51%)	\$3,533,991	(20.27%)	(\$353,264)	138.48

* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$3,881,898	\$2,509,235	\$2,414,931
3rd qtr 2006	\$4,001,003	\$2,562,838	\$2,276,877
4th qtr 2006	\$3,221,996	\$1,810,030	\$2,517,631
1st qtr 2007	\$3,440,605	\$2,610,343	\$1,887,998
2nd qtr 2007	\$2,637,407	\$1,669,765	\$1,589,771
3rd qtr 2007	\$2,617,971	\$1,780,198	\$1,598,411
4th qtr 2007	\$2,265,455	\$1,444,962	\$1,350,797
1st qtr 2008	\$2,567,964	\$1,812,448	\$1,235,156
2nd qtr 2008	\$2,177,559	\$1,441,042	\$547,934
3rd qtr 2008	\$2,067,256	\$1,399,372	\$1,060,969
4th qtr 2008	\$1,663,596	\$1,204,096	\$1,209,684
1st qtr 2009	\$2,051,534	\$1,519,895	\$1,120,237
2nd qtr 2009	\$1,694,693	\$1,109,623	\$901,461
3rd qtr 2009	\$1,601,211	\$1,057,846	\$835,913
4th qtr 2009	\$1,390,280	\$919,839	\$930,203
1st qtr 2010	\$1,695,199	\$1,375,391	\$1,034,812
2nd qtr 2010	\$1,598,486	\$1,079,137	\$779,599
3rd qtr 2010	\$1,405,882	\$912,104	\$989,988
4th qtr 2010	\$803,354	\$800,943	\$856,930
1st qtr 2011	\$894,337	\$1,060,313	\$790,299
2nd qtr 2011	\$1,214,916	\$760,631	\$1,106,610

Private Passenger Auto (All Physical Damage)

There were 78 groups, 173 companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the second quarter of 2011, as compared to 78 groups, 176 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	State Farm IL	20.02%	\$273,674,218	(2.34%)	\$1,139,003,640	(1.76%)	(\$126,678,163)	88.35
2	Allstate Insurance Group	12.09%	\$167,809,783	1.90%	\$687,526,144	0.03%	(\$6,456,164)	61.95
3	Zurich Insurance Group	10.38%	\$142,099,485	(4.11%)	\$590,402,601	(3.82%)	(\$20,472,326)	71.57
4	Progressive Group	8.80%	\$120,516,127	(3.61%)	\$500,323,135	(1.30%)	(\$3,153,523)	78.26
5	United Services Automobile Assn. Group	7.94%	\$109,734,268	4.61%	\$451,567,593	6.17%	(\$9,078,835)	77.46
6	Berkshire Hathaway	6.60%	\$92,201,755	5.80%	\$375,660,622	(0.30%)	+	72.04
7	Nationwide Corp.	3.46%	\$46,872,705	4.03%	\$196,914,638	0.82%	(\$5,582,936)	73.57
8	Liberty Mutual Group	2.93%	\$39,509,171	(4.91%)	\$166,387,373	(0.39%)	\$9,872,793	66.67
9	Southern Farm Bureau Casualty	2.84%	\$37,819,066	(3.21%)	\$161,719,345	(4.19%)	(\$4,204,048)	64.53
10	Titus Group	2.79%	\$40,075,079	(0.79%)	\$158,752,941	(3.01%)	\$2,574,110	70.15
11	Home State Insurance Group	2.77%	\$38,918,704	9.53%	\$157,566,395	16.17%	\$152,502	67.56
12	Old American County Mutual Fire Ins. Co.	2.61%	\$34,484,360	(5.72%)	\$148,369,897	(2.98%)	\$16,096,019	61.39
13	Delek Group	1.42%	\$19,203,223	(8.31%)	\$80,536,821	(12.18%)	(\$375,653)	79.91
14	Loya Group	1.38%	\$19,640,161	(3.72%)	\$78,460,793	(5.55%)	\$161,507	53.92
15	Texas Farm Bureau Mutual	1.28%	\$18,828,734	25.03%	\$72,848,648	31.42%	(\$9,005,357)	131.57
16	Auto Club Enterprises Insurance Group	1.27%	\$18,299,145	2.98%	\$72,353,510	8.59%	(\$2,637,187)	67.95
17	Germania Insurance Group	1.06%	\$15,915,498	8.96%	\$60,389,934	9.86%	(\$1,072,745)	58.66
18	Unitrin Group	1.02%	\$12,585,755	(9.89%)	\$58,272,501	(13.04%)	(\$1,930,380)	97.45
19	American International Group	0.98%	\$21,783,843	115.81%	\$55,637,889	24.69%	\$599,120	3.80
20	Metropolitan Group	0.81%	\$11,089,181	0.85%	\$46,116,859	1.78%	(\$3,092,487)	90.54
21	Amica Mutual Group	0.61%	\$9,004,301	12.38%	\$34,776,554	15.46%	(\$4,663,173)	90.79
22	Infinity Property & Casualty Insurance Group	0.54%	\$7,551,438	18.75%	\$30,684,454	38.58%	\$1,146,564	66.25
23	White Mountains Group	0.53%	\$8,824,964	33.38%	\$30,159,699	13.81%	\$532,772	27.61
24	Mercury General Group	0.48%	\$6,488,687	(4.37%)	\$27,146,267	(8.67%)	(\$867,857)	68.14
25	State Auto Mutual Group	0.41%	\$5,930,506	6.88%	\$23,598,168	16.85%	\$1,468,507	75.24
Top 25 Groups Total		94.61%	\$1,318,860,157	1.02%	\$5,405,176,421	0.27%	(\$166,666,940)	73.86
Total Market		100.00%	\$1,385,606,646	1.10%	\$5,688,284,496	0.35%	(\$166,112,261)	73.25

+Company reported \$0 underwriting profit/loss. Currently all Net Underwriting profit/loss is reported under Private Passenger Auto (All Voluntary Liability).

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$1,314,605,533	\$1,236,723,761	\$853,424,801
3rd qtr 2006	\$1,387,377,892	\$1,319,416,629	\$826,742,944
4th qtr 2006	\$1,304,766,409	\$1,267,510,896	\$727,487,575
1st qtr 2007	\$1,394,123,378	\$1,306,287,102	\$744,084,016
2nd qtr 2007	\$1,322,133,820	\$1,247,553,906	\$866,087,040
3rd qtr 2007	\$1,460,563,465	\$1,373,780,287	\$827,353,166
4th qtr 2007	\$1,372,782,781	\$1,279,698,403	\$798,613,922
1st qtr 2008	\$1,498,845,586	\$1,418,468,709	\$807,666,561
2nd qtr 2008	\$1,906,606,458	\$1,335,858,244	\$1,014,562,560
3rd qtr 2008	\$1,562,917,667	\$1,446,263,619	\$859,499,602
4th qtr 2008	\$1,480,065,763	\$1,343,482,322	\$1,022,908,753
1st qtr 2009	\$1,592,827,167	\$1,467,279,400	\$795,647,066
2nd qtr 2009	\$1,514,865,823	\$1,368,536,890	\$1,135,372,751
3rd qtr 2009	\$1,505,109,944	\$1,465,433,887	\$847,060,400
4th qtr 2009	\$1,507,646,913	\$1,360,139,177	\$833,453,699
1st qtr 2010	\$1,447,805,430	\$1,472,327,916	\$760,883,173
2nd qtr 2010	\$1,463,180,894	\$1,370,585,804	\$625,392,141
3rd qtr 2010	\$1,464,620,955	\$1,472,715,112	\$789,104,011
4th qtr 2010	\$1,431,642,350	\$1,358,545,735	\$790,943,997
1st qtr 2011	\$1,338,884,079	\$1,471,417,003	\$768,636,293
2nd qtr 2011	\$1,385,239,336	\$1,385,606,646	\$1,017,118,539

Homeowners Multiple Peril (All Companies)

There were 66 groups, 112 companies, that had premiums on policies written for Homeowners Multiple Peril (includes renters' insurance) in the second quarter of 2011, as compared to 66 groups, 111 companies, in the second quarter of 2010.

The table below represents the top 25 groups for premiums on policies written based on a sum of the most recent four quarters. Also included is a comparison of premiums on policies written in the second quarter of 2011 to premiums on policies written in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR HOMEOWNERS MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	State Farm IL	27.74%	\$447,497,296	(1.06%)	\$1,611,279,984	1.25%	(\$248,052,292)	77.51
2	Allstate Insurance Group	12.69%	\$204,831,737	1.29%	\$737,079,451	(0.46%)	(\$242,836,736)	97.95
3	Zurich Insurance Group	12.40%	\$204,767,436	(1.53%)	\$720,362,732	(3.24%)	(\$155,408,603)	70.18
4	United Services Automobile Assn. Group	8.07%	\$139,297,875	10.08%	\$468,926,180	4.15%	(\$78,119,418)	61.37
5	Liberty Mutual Group	5.67%	\$94,911,414	17.95%	\$329,413,199	17.94%	(\$73,827,475)	81.06
6	Travelers Group	4.85%	\$76,529,015	(2.59%)	\$281,545,969	0.56%	(\$72,694,221)	85.50
7	Nationwide Corp.	3.54%	\$55,480,058	(5.52%)	\$205,603,008	(7.92%)	(\$34,490,520)	72.99
8	Texas Farm Bureau Mutual	2.73%	\$45,120,476	6.77%	\$158,673,250	0.15%	(\$62,307,663)	127.19
9	Chubb & Son Inc.	2.03%	\$32,760,469	6.76%	\$117,705,289	3.80%	(\$7,713,208)	73.61
10	ARX Holding Corp. Group	1.82%	\$29,486,526	23.70%	\$105,800,788	20.22%	(\$7,020,217)	67.32
11	Hartford Fire & Casualty Group	1.68%	\$25,577,322	(12.23%)	\$97,320,207	(12.61%)	(\$48,227,542)	124.67
12	Delek Group	1.50%	\$20,634,840	0.29%	\$86,860,612	(4.63%)	(\$5,751,475)	65.37
13	Auto Club Enterprises Insurance Group	1.13%	\$18,087,093	11.17%	\$65,415,870	14.00%	(\$13,556,696)	77.53
14	Amica Mutual Group	1.08%	\$17,862,053	9.88%	\$62,973,521	13.87%	(\$8,915,726)	72.39
15	Texas Fair Plan Association	0.98%	\$16,447,938	16.19%	\$56,976,347	16.56%	\$2,506,951	107.49
16	NLASCO	0.95%	\$15,672,554	11.70%	\$55,012,152	13.62%	\$4,423,349	68.91
17	Metropolitan Group	0.84%	\$12,989,947	12.51%	\$48,728,548	19.67%	(\$30,235,293)	161.37
18	Universal Insurance Company Group	0.79%	\$11,997,757	6.75%	\$45,635,579	38.61%	\$799,970	67.48
19	State National Group	0.71%	\$7,970,556	3.39%	\$41,263,830	4.04%	\$2,176,121	70.59
20	State Automobile Mutual Group	0.64%	\$10,677,240	13.02%	\$37,324,270	23.49%	\$2,379,456	77.71
21	Homeowners of America Insurance Company	0.64%	\$10,152,461	15.84%	\$36,885,498	33.67%	\$285,007	87.47
22	Allianz Insurance Group	0.58%	\$9,217,899	43.53%	\$33,795,037	10.70%	(\$566,049)	90.78
23	Unitrin Group	0.55%	\$8,319,102	(3.79%)	\$31,919,649	(0.98%)	\$575,555	93.26
24	Cypress Holdings Group	0.53%	\$9,194,103	5.33%	\$30,834,358	(2.73%)	\$2,511,426	37.02
25	Wellington Insurance Company	0.48%	\$7,199,410	(11.20%)	\$28,018,563	(3.25%)	(\$1,806,729)	64.21
Top 25 Groups Total		94.62%	\$1,532,682,577	2.55%	\$5,495,353,891	2.22%	(\$1,075,872,028)	80.75
Total Market		100.00%	\$1,616,768,276	2.65%	\$5,807,586,953	2.01%	(\$1,100,031,193)	79.70

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$1,394,547,262	\$1,278,875,097	\$592,083,806
3rd qtr 2006	\$1,552,505,276	\$1,428,599,429	\$410,738,798
4th qtr 2006	\$1,195,376,889	\$1,079,625,873	\$318,620,906
1st qtr 2007	\$1,165,274,899	\$1,059,258,525	\$332,114,102
2nd qtr 2007	\$1,502,825,032	\$1,378,620,687	\$619,268,945
3rd qtr 2007	\$1,587,497,162	\$1,466,456,724	\$507,570,330
4th qtr 2007	\$1,256,620,984	\$1,147,156,412	\$411,215,147
1st qtr 2008	\$1,225,907,288	\$1,106,093,505	\$444,941,114
2nd qtr 2008	\$1,550,450,886	\$1,434,449,501	\$1,026,055,592
3rd qtr 2008	\$1,601,774,848	\$1,505,561,550	\$940,969,157
4th qtr 2008	\$1,287,101,405	\$1,197,983,027	\$2,969,503,542
1st qtr 2009	\$1,320,461,216	\$1,161,795,909	\$932,143,853
2nd qtr 2009	\$1,634,533,289	\$1,510,131,648	\$1,616,727,640
3rd qtr 2009	\$1,743,078,485	\$1,598,989,897	\$1,033,934,686
4th qtr 2009	\$1,413,655,041	\$1,287,226,523	\$897,603,083
1st qtr 2010	\$1,341,104,986	\$1,232,105,647	\$708,690,436
2nd qtr 2010	\$1,671,772,528	\$1,575,052,196	\$760,662,383
3rd qtr 2010	\$1,743,926,137	\$1,628,051,253	\$668,342,436
4th qtr 2010	\$1,369,635,218	\$1,299,444,219	\$611,862,868
1st qtr 2011	\$1,344,388,152	\$1,263,323,205	\$628,374,986
2nd qtr 2011	\$1,689,534,654	\$1,616,768,276	\$1,294,022,292

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1999	50.7%
2000	82.4%
2001	115.4%
2002	108.7%
2003	58.7%
2004	27.8%
2005	56.8%
2006	34.0%
2007	36.5%
2008	129.0%
2009	67.2%
2010	48.4%

Workers' Compensation (All Companies)

There were 85 groups, 257 companies, that had direct written premium for Workers' Compensation in the second quarter of 2011, as compared to 89 groups, 236 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	Texas Mutual Insurance Company	32.72%	\$170,642,849	21.58%	\$654,439,217	14.80%	(\$147,958,580)	42.49
2	Liberty Mutual Group	9.26%	\$54,011,774	27.07%	\$185,186,264	(11.00%)	\$3,918,885	51.78
3	Travelers Group	8.68%	\$37,854,658	(2.03%)	\$173,594,723	14.82%	\$830,658	44.58
4	Hartford Fire & Casualty Group	7.82%	\$36,570,974	7.36%	\$156,403,787	3.50%	(\$4,665,575)	48.72
5	American International Group	7.46%	\$41,185,023	70.23%	\$149,275,134	36.72%	\$41,601,785	37.17
6	Zurich Insurance Group	6.69%	\$29,366,871	3.91%	\$133,753,770	(1.16%)	(\$45,156,147)	50.10
7	ACE Ltd. Group	3.67%	\$11,295,969	(19.49%)	\$73,356,664	(10.13%)	\$21,803,344	40.02
8	CNA Insurance Group	2.47%	\$14,878,100	1.74%	\$49,464,592	(11.72%)	\$4,311,840	43.69
9	Chubb & Son Inc.	1.98%	\$12,405,587	7.73%	\$39,638,777	2.87%	(\$1,220,130)	24.39
10	Service Life Group	1.90%	\$10,359,733	9.81%	\$37,926,998	(14.59%)	\$367,792	68.01
11	Old Republic Group	1.59%	\$6,656,851	5.12%	\$31,893,513	16.64%	\$11,608,546	63.25
12	Amerisure Company Group	1.40%	\$7,249,974	4.31%	\$27,963,766	(15.79%)	\$425,220	45.69
13	Delek Group	0.94%	\$4,833,792	(3.36%)	\$18,898,257	(9.19%)	(\$1,767,770)	53.64
14	Zenith National Insurance Group	0.92%	\$4,963,728	13.24%	\$18,382,562	(4.97%)	\$2,911,318	37.46
15	WR Berkley Corp. Group	0.73%	\$2,881,025	(38.45%)	\$14,594,454	21.09%	\$1,555,572	42.24
16	Seabright Insurance Company	0.66%	\$5,669,556	14.74%	\$13,264,271	(12.20%)	(\$688,141)	22.38
17	Sentry Insurance Group	0.61%	\$3,459,208	2.47%	\$12,157,035	(11.04%)	\$2,072,877	35.08
18	Amerisafe Group	0.50%	\$2,573,948	27.05%	\$9,904,349	16.21%	\$2,656,365	25.22
19	Berkshire Hathaway Group	0.46%	\$2,880,084	120.33%	\$9,233,535	85.24%	\$538,240	24.18
20	X L American Group	0.41%	\$1,610,005	87.01%	\$8,233,782	37.14%	\$38,237	18.39
21	Union Labor Group	0.40%	\$362,634	*	\$8,096,136	336.47%	+	46.34
22	Federated Mutual Group	0.38%	\$2,349,466	21.92%	\$7,582,524	(2.97%)	\$587,227	30.20
23	Employers Holdings Group	0.38%	\$2,156,812	(22.99%)	\$7,538,867	(29.71%)	\$1,875,071	55.01
24	Utica Group	0.35%	\$1,529,508	(4.11%)	\$7,022,294	(12.49%)	\$396,699	50.91
25	Fairfax Financial Group	0.34%	\$2,025,341	6.76%	\$6,795,817	18.67%	\$621,891	55.23
Top 25 Groups Total		92.73%	\$469,773,470	15.79%	\$1,854,601,088	6.54%	(\$103,334,776)	44.18
Total Market		100.00%	\$505,791,597	13.36%	\$1,999,973,663	5.31%	(\$78,509,834)	46.00

* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$694,826,696	\$674,938,563	\$198,140,330
3rd qtr 2006	\$666,179,569	\$648,724,522	\$179,234,022
4th qtr 2006	\$670,753,243	\$714,860,599	\$201,918,096
1st qtr 2007	\$688,726,123	\$730,176,496	\$236,193,314
2nd qtr 2007	\$666,425,131	\$674,123,103	\$272,979,125
3rd qtr 2007	\$644,431,956	\$640,434,637	\$243,811,718
4th qtr 2007	\$631,831,281	\$871,128,907	\$162,457,882
1st qtr 2008	\$708,987,131	\$693,838,806	\$194,482,353
2nd qtr 2008	\$622,200,468	\$627,391,466	\$222,757,206
3rd qtr 2008	\$620,266,688	\$682,858,897	\$264,074,524
4th qtr 2008	\$642,073,836	\$639,399,934	\$258,454,889
1st qtr 2009	\$695,590,547	\$652,336,897	\$220,593,239
2nd qtr 2009	\$637,068,607	\$579,570,131	\$229,915,516
3rd qtr 2009	\$562,605,055	\$494,099,856	\$246,465,754
4th qtr 2009	\$580,863,896	\$435,749,073	\$250,417,308
1st qtr 2010	\$612,927,223	\$523,201,739	\$227,297,222
2nd qtr 2010	\$570,505,329	\$446,165,550	\$248,050,125
3rd qtr 2010	\$594,859,399	\$474,711,760	\$227,516,974
4th qtr 2010	\$567,544,705	\$476,411,419	\$225,962,634
1st qtr 2011	\$599,711,754	\$543,058,887	\$279,600,125
2nd qtr 2011	\$575,797,631	\$505,791,597	\$232,592,283

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1999	79.5%
2000	78.3%
2001	89.2%
2002	74.2%
2003	68.0%
2004	51.3%
2005	57.0%
2006	50.6%
2007	51.9%
2008	47.1%
2009	44.0%
2010	51.5%

Workers' Compensation (Voluntary Market)

There were 85 groups, 257 companies, that had voluntary direct written premium for Workers' Compensation in the second quarter of 2011, as compared to 89 groups, 236 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	Texas Mutual Insurance Company	32.66%	\$170,103,818	22.10%	\$652,467,708	15.07%	(\$147,958,580)	42.62
2	Liberty Mutual Group	9.27%	\$54,011,774	27.07%	\$185,186,264	(11.00%)	\$3,918,885	51.78
3	Travelers Group	8.69%	\$37,854,658	(2.03%)	\$173,594,723	14.82%	\$830,658	44.58
4	Hartford Fire & Casualty Group	7.83%	\$36,570,974	7.36%	\$156,403,787	3.50%	(\$4,665,575)	48.72
5	American International Group	7.47%	\$41,185,023	70.23%	\$149,275,134	36.72%	\$41,601,785	37.17
6	Zurich Insurance Group	6.69%	\$29,366,871	3.91%	\$133,753,770	(1.16%)	(\$45,156,147)	50.10
7	ACE Ltd. Group	3.67%	\$11,295,969	(19.49%)	\$73,356,664	(10.13%)	\$21,803,344	40.02
8	CNA Insurance Group	2.48%	\$14,878,100	1.74%	\$49,464,592	(11.72%)	\$4,311,840	43.69
9	Chubb & Son Inc.	1.98%	\$12,405,587	7.73%	\$39,638,777	2.87%	(\$1,220,130)	24.39
10	Service Life Group	1.90%	\$10,359,733	9.81%	\$37,926,998	(14.59%)	\$367,792	68.01
11	Old Republic Group	1.60%	\$6,656,851	5.12%	\$31,893,513	16.64%	\$11,608,546	63.25
12	Amerisure Company Group	1.40%	\$7,249,974	4.31%	\$27,963,766	(15.79%)	\$425,220	45.69
13	Delek Group	0.95%	\$4,833,792	(3.36%)	\$18,898,257	(9.19%)	(\$1,767,770)	53.64
14	Zenith National Insurance Group	0.92%	\$4,963,728	13.24%	\$18,382,562	(4.97%)	\$2,911,318	37.46
15	WR Berkley Corp. Group	0.73%	\$2,881,025	(38.45%)	\$14,594,454	21.09%	\$1,555,572	42.24
16	Seabright Insurance Company	0.66%	\$5,669,556	14.74%	\$13,264,271	(12.20%)	(\$688,141)	22.38
17	Sentry Insurance Group	0.61%	\$3,459,208	2.47%	\$12,157,035	(11.04%)	\$2,072,877	35.08
18	Amerisafe Group	0.50%	\$2,573,948	27.05%	\$9,904,349	16.21%	\$2,656,365	25.22
19	Berkshire Hathaway Group	0.46%	\$2,880,084	120.33%	\$9,233,535	85.24%	\$538,240	24.18
20	XL American Group	0.41%	\$1,610,005	87.01%	\$8,233,782	37.14%	\$38,237	18.39
21	Union Labor Group	0.41%	\$362,634	*	\$8,096,136	336.47%	+	46.34
22	Federated Mutual Group	0.38%	\$2,349,466	21.92%	\$7,582,524	(2.97%)	\$587,227	30.20
23	Employers Holdings Group	0.38%	\$2,156,812	(22.99%)	\$7,538,867	(29.71%)	\$1,875,071	55.01
24	Utica Group	0.35%	\$1,529,508	(4.11%)	\$7,022,294	(12.49%)	\$396,699	50.91
25	Fairfax Financial Group	0.34%	\$2,025,341	6.76%	\$6,795,817	18.67%	\$621,891	55.23
Top 25 Groups Total		92.72%	\$469,234,439	15.95%	\$1,852,629,579	6.62%	(\$103,334,776)	44.23
Total Market		100.00%	\$505,252,566	13.50%	\$1,998,002,154	5.37%	(\$78,509,834)	46.00

* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$692,414,073	\$672,738,070	\$196,644,999
3rd qtr 2006	\$665,177,777	\$647,216,297	\$177,407,261
4th qtr 2006	\$669,584,370	\$714,484,373	\$200,007,661
1st qtr 2007	\$686,427,838	\$728,305,275	\$234,961,125
2nd qtr 2007	\$665,211,772	\$673,143,045	\$271,667,065
3rd qtr 2007	\$642,603,559	\$638,377,209	\$242,965,447
4th qtr 2007	\$630,948,753	\$869,996,088	\$161,631,613
1st qtr 2008	\$707,816,889	\$692,214,633	\$193,807,482
2nd qtr 2008	\$621,016,844	\$627,205,410	\$222,014,007
3rd qtr 2008	\$619,590,532	\$682,223,512	\$263,373,828
4th qtr 2008	\$641,487,809	\$638,894,781	\$257,316,045
1st qtr 2009	\$694,982,412	\$652,000,775	\$219,917,503
2nd qtr 2009	\$635,926,415	\$578,497,604	\$229,071,987
3rd qtr 2009	\$562,125,203	\$493,693,989	\$245,134,105
4th qtr 2009	\$579,727,960	\$434,812,745	\$249,737,276
1st qtr 2010	\$611,975,300	\$522,525,713	\$226,824,610
2nd qtr 2010	\$569,634,944	\$445,136,921	\$247,440,052
3rd qtr 2010	\$594,389,588	\$474,228,890	\$226,935,766
4th qtr 2010	\$566,970,173	\$475,785,867	\$225,516,375
1st qtr 2011	\$599,098,517	\$542,734,831	\$279,149,839
2nd qtr 2011	\$575,161,341	\$505,252,566	\$232,499,777

Workers' Compensation (Residual Market)

Workers' Compensation assigned risk policies could no longer be written after 12/31/93. As business runs off, all experience reported here will be that of the START program (Residual Market) reported by the Texas Mutual Insurance Company (formerly the Texas Workers Compensation Fund).

For the four quarters ending with the second quarter of 2011, the START program reported \$1,971,509 in direct premiums written. This accounted for 100% of all Residual Market experience reported and was a decrease of (35.29%) over the same period one year prior. Of this amount \$539,031 was written in the second quarter of 2011 which was a (47.60%) decrease from the second quarter of 2010.

The balance of all Workers' Compensation (page 24) minus the Voluntary Market (page 26) minus Residual Market experience reported above is due to runoff business, including retro adjustments and policy audits, reported on policies written prior to and including 12/31/93.

The table below includes data for all groups, including the Texas Mutual Insurance Company. The table on the following page contains data solely for the Texas Mutual Insurance Company. This table is included to better illustrate the experience of the START program.

QUARTERLY EXPERIENCE

All Groups

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$2,412,623	\$2,200,493	\$1,495,331
3rd qtr 2006	\$1,001,792	\$1,508,225	\$1,826,761
4th qtr 2006	\$1,168,873	\$376,226	\$1,910,435
1st qtr 2007	\$2,298,285	\$1,871,221	\$1,232,189
2nd qtr 2007	\$1,213,359	\$980,058	\$1,312,060
3rd qtr 2007	\$1,828,397	\$2,057,428	\$846,271
4th qtr 2007	\$882,528	\$1,132,819	\$826,269
1st qtr 2008	\$1,170,242	\$1,624,173	\$674,871
2nd qtr 2008	\$1,183,624	\$186,056	\$743,199
3rd qtr 2008	\$676,156	\$635,385	\$700,696
4th qtr 2008	\$586,027	\$505,153	\$1,138,844
1st qtr 2009	\$608,135	\$336,122	\$675,736
2nd qtr 2009	\$1,142,192	\$1,072,527	\$843,529
3rd qtr 2009	\$479,852	\$405,867	\$1,331,649
4th qtr 2009	\$1,135,936	\$936,328	\$680,032
1st qtr 2010	\$951,923	\$676,026	\$472,612
2nd qtr 2010	\$870,385	\$1,028,629	\$610,073
3rd qtr 2010	\$469,811	\$482,870	\$581,208
4th qtr 2010	\$574,532	\$625,552	\$446,259
1st qtr 2011	\$613,237	\$324,056	\$450,286
2nd qtr 2011	\$636,290	\$539,031	\$92,506

QUARTERLY EXPERIENCE
Texas Mutual Insurance Company

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$2,412,623	\$2,200,493	\$968,681
3rd qtr 2006	\$1,001,792	\$1,508,225	\$1,201,165
4th qtr 2006	\$1,168,873	\$376,226	\$845,290
1st qtr 2007	\$2,298,285	\$1,871,221	\$763,651
2nd qtr 2007	\$1,212,375	\$980,058	\$707,542
3rd qtr 2007	\$1,828,397	\$2,057,428	\$757,347
4th qtr 2007	\$882,528	\$1,132,819	\$801,553
1st qtr 2008	\$1,170,242	\$1,624,173	\$647,299
2nd qtr 2008	\$1,183,624	\$186,056	\$713,560
3rd qtr 2008	\$676,156	\$635,385	\$680,927
4th qtr 2008	\$586,027	\$527,733	\$613,600
1st qtr 2009	\$608,135	\$336,122	\$648,623
2nd qtr 2009	\$1,142,192	\$1,072,527	\$763,202
3rd qtr 2009	\$479,852	\$405,867	\$745,606
4th qtr 2009	\$1,135,936	\$936,328	\$677,836
1st qtr 2010	\$951,923	\$676,026	\$472,612
2nd qtr 2010	\$870,385	\$1,028,629	\$610,073
3rd qtr 2010	\$469,811	\$482,870	\$581,115
4th qtr 2010	\$574,532	\$625,552	\$446,259
1st qtr 2011	\$613,237	\$324,056	\$450,286
2nd qtr 2011	\$636,290	\$539,031	\$92,506

Workers' Compensation (Deductible Plans)

There were 85 groups, 257 companies which wrote voluntary policies for Workers' Compensation in the second quarter of 2011, as compared to 89 groups, 236 companies in the second quarter of 2010.

The data contained in the following table represents direct policies written as new or renewal policies in the second quarter of 2011. The policies are adjusted to an annual basis (a six month policy is reported as 0.5). The premiums on direct policies written are total premiums (estimated if initial premium collected was a deposit or second installment premium).

It should be noted that the Total Premiums on Direct Policies Written After Deductible Credit as shown in the table on the following page will not equal the Total Direct Premiums Written on page 31. As referenced on page 2 of this report, Premiums on Policies Written captures the Direct Premiums Written in the designated quarter without adjustments for cancellations or endorsements and, therefore, may not match the written premium figures in the statutory Annual Statement. In contrast, Direct Premiums Written are reported using the same methods/rules used in completing the statutory Annual Statement.

The Premiums on Direct Policies Written are presented before any credits are given for the purchase of deductible plans, and, in the following column, after the credit has been given for the applicable deductible plan. This is presented in order to illustrate the effect deductible plans have on insureds' premiums. The final section of the table contains data which illustrate the volume of Workers' Compensation insurance written on policies which do not include a deductible plan.

WORKERS' COMPENSATION DEDUCTIBLE PLANS

	Policies Written 2nd Qtr 2011	Premium on Direct Policies Written Prior to Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
Per Accident Deductible Plan				
Premium of \$5,000 - \$9,999	134	\$952,491	\$867,763	8.90%
Premium of \$10,000 - \$24,999	78	\$1,290,264	\$1,136,463	11.92%
Premium of \$25,000 - \$49,999	65	\$2,263,038	\$1,960,802	13.36%
Premium of \$50,000 - \$74,999	15	\$970,413	\$852,641	12.14%
Premium of \$75,000 - \$100,000	9	\$790,787	\$680,455	13.95%
Total Per Accident Plan	301	\$6,266,993	\$5,498,124	12.27%
Aggregate Deductible Plan				
Premium of \$5,000 - \$9,999	18	\$132,347	\$112,308	15.14%
Premium of \$10,000 - \$24,999	19	\$303,277	\$262,615	13.41%
Premium of \$25,000 - \$49,999	9	\$296,169	\$260,045	12.20%
Premium of \$50,000 - \$74,999	0	\$0	\$0	0.00%
Premium of \$75,000 - \$100,000	2	\$156,001	\$127,016	18.58%
Total Aggregate Plan	48	\$887,794	\$761,984	14.17%
Per Accident/Aggregate Combination Deductible Plan				
Premium of \$5,000 - \$9,999	7	\$53,937	\$45,520	15.61%
Premium of \$10,000 - \$24,999	4	\$56,095	\$37,935	32.37%
Premium of \$25,000 - \$49,999	3	\$112,220	\$73,327	34.66%
Premium of \$50,000 - \$74,999	4	\$243,255	\$158,322	34.92%
Premium of \$75,000 - \$100,000	1	\$85,913	\$84,413	1.75%
Total Combination Plan	19	\$551,420	\$399,517	27.55%
Negotiated Deductible Plan				
Premium Up To \$100,000	1,624	\$26,003,157	\$15,007,576	42.29%
Premium of \$100,001 - \$150,000	106	\$12,970,683	\$5,492,440	57.65%
Premium of \$150,001 - \$250,000	126	\$24,528,676	\$7,712,779	68.56%
Premium of \$250,001 - \$350,000	65	\$19,588,418	\$6,011,831	69.31%
Premium of \$350,001 - \$500,000	53	\$22,060,547	\$5,336,645	75.81%
Premium of \$500,001 - \$750,000	61	\$37,275,950	\$10,297,862	72.37%
Premium of \$750,001 - \$1,000,000	36	\$30,811,955	\$8,258,777	73.20%
Premium of \$1,000,001 - \$2,500,000	49	\$78,982,190	\$16,722,365	78.83%
Premium of \$2,500,001 - \$5,000,000	23	\$77,563,284	\$18,940,604	75.58%
Premium of \$5,000,001 and above	12	\$130,512,975	\$43,527,746	66.65%
Total Negotiated Plan	2,155	\$460,297,835	\$137,308,625	70.17%
No Deductible Plan				
Premium Less Than \$5,000	31,390	\$48,339,806	\$48,339,806	0.00%
Premium of \$5,000 - \$9,999	5,732	\$40,277,126	\$40,277,126	0.00%
Premium of \$10,000 - \$24,999	4,400	\$68,300,302	\$68,300,302	0.00%
Premium of \$25,000 - \$49,999	1,729	\$60,494,781	\$60,494,781	0.00%
Premium of \$50,000 - \$74,999	603	\$36,467,152	\$36,467,152	0.00%
Premium of \$75,000 - \$100,000	269	\$23,475,878	\$23,475,878	0.00%
Premium Greater Than \$100,000	633	\$153,838,046	\$153,838,046	0.00%
Total No Deductible Plan	44,756	\$431,193,091	\$431,193,091	0.00%
TOTAL	47,279	\$899,197,133	\$575,161,341	36.04%

Boiler & Machinery

There were 42 groups, 122 companies, that had direct written premium for Boiler & Machinery in the second quarter of 2011, as compared to 43 groups, 113 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR BOILER & MACHINERY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	American International Group	43.96%	\$5,849,091	30.71%	\$55,611,937	41.47%	\$11,918,780	3.15
2	FM Global Group	21.59%	\$9,926,054	19.25%	\$27,314,483	(2.62%)	(\$12,732,939)	9.81
3	Travelers Group	7.05%	\$2,795,891	8.99%	\$8,915,982	(0.00%)	(\$3,714,100)	26.42
4	Zurich Insurance Group	6.31%	\$2,420,447	40.65%	\$7,989,393	23.89%	(\$24,933,077)	100.48
5	Chubb & Son Inc.	4.76%	\$1,564,028	7.73%	\$6,027,815	7.77%	\$327,177	2.40
6	CNA Insurance Group	3.08%	\$919,567	(18.55%)	\$3,902,488	4.36%	\$16,860	27.01
7	Liberty Mutual Group	2.01%	\$1,124,024	59.45%	\$2,545,674	9.84%	\$368,377	4.90
8	Nationwide Corp.	1.81%	\$622,732	10.77%	\$2,283,824	26.55%	\$158,600	38.18
9	Allianz Insurance Group	1.72%	\$877,550	(21.27%)	\$2,174,141	(8.98%)	\$847,439	3.76
10	Swiss Re Group	1.53%	\$608,346	27.91%	\$1,936,774	7.45%	\$175,480	20.98
11	WR Berkley Corp.	0.87%	\$305,298	*	\$1,096,761	*	\$166,101	**
12	X L America	0.67%	\$341,020	(55.30%)	\$848,857	(39.16%)	\$7,458	**
13	American Financial Group	0.62%	\$151,790	(34.62%)	\$779,092	(7.40%)	\$84,740	55.95
14	Federated Mutual Group	0.60%	\$190,697	(5.39%)	\$758,772	3.04%	\$144,268	33.36
15	United Fire & Casualty Group	0.54%	\$179,901	18.57%	\$681,212	2.09%	\$79,934	46.78
16	EMC Insurance Company	0.42%	\$122,877	4.50%	\$532,502	4.95%	\$93,694	**
17	AXIS Capital Group	0.30%	\$118,442	3.94%	\$381,860	(0.88%)	(\$7,520)	(106.35)
18	Amtrust Group	0.25%	\$75,211	(13.36%)	\$316,586	0.02	\$34,304	20.65
19	Millea Holdings Inc.	0.19%	\$228,143	(6.93%)	\$246,548	(37.07%)	(\$23,542)	**
20	Pennsylvania Lumbermens Mutual Ins. Co.	0.16%	\$71,753	45.12%	\$207,554	(1.49%)	\$15,154	**
21	The Hanover Insurance Group	0.16%	\$65,480	245.74%	\$205,161	52.94%	\$256,060	**
22	Allstate Insurance Group	0.16%	\$49,623	(14.59%)	\$199,666	(6.26%)	(\$6,687)	83.63
23	QBE Insurance Group, Ltd.	0.14%	\$24,991	(63.39%)	\$182,225	(25.38%)	(\$8,207)	**
24	State Auto Mutual Group	0.14%	\$34,152	11.59%	\$172,439	1.96%	\$34,152	**
25	Beazley Insurance Company, Inc.	0.13%	\$6,821	(83.77%)	\$165,391	(11.00%)	(\$117,262)	1,202.17
Top 25 Groups Total		99.18%	\$28,673,929	15.98%	\$125,477,137	17.45%	(\$26,814,756)	18.53
Total Market		100.00%	\$29,018,136	14.88%	\$126,515,178	14.76%	(\$25,960,633)	19.56

* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$15,116,521	\$18,416,711	\$2,632,101
3rd qtr 2006	\$16,244,874	\$27,145,816	\$4,561,400
4th qtr 2006	\$15,565,571	\$17,118,656	\$42,723,542
1st qtr 2007	\$14,685,122	\$19,578,161	\$2,055,206
2nd qtr 2007	\$19,517,531	\$21,418,329	\$17,694,738
3rd qtr 2007	\$16,494,602	\$33,089,582	\$5,377,035
4th qtr 2007	\$16,021,673	\$16,875,301	\$3,385,298
1st qtr 2008	\$14,794,326	\$19,549,817	\$6,288,531
2nd qtr 2008	\$18,580,012	\$22,997,334	\$14,498,492
3rd qtr 2008	\$16,129,674	\$23,988,479	\$3,901,001
4th qtr 2008	\$15,264,223	\$13,075,640	\$23,230,537
1st qtr 2009	\$38,610,197	\$40,813,972	\$6,105,586
2nd qtr 2009	\$22,266,219	\$25,586,240	\$10,738,673
3rd qtr 2009	\$17,157,418	\$24,025,555	\$25,492,319
4th qtr 2009	\$13,879,846	\$19,800,106	\$18,444,082
1st qtr 2010	\$38,856,196	\$41,156,992	\$6,715,928
2nd qtr 2010	\$21,365,392	\$25,258,844	\$26,244,481
3rd qtr 2010	\$16,904,320	\$23,614,231	\$18,240,306
4th qtr 2010	\$15,078,926	\$15,641,173	\$42,544,896
1st qtr 2011	\$56,201,153	\$58,241,638	\$13,338,744
2nd qtr 2011	\$23,095,072	\$29,018,136	\$5,676,380

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
1999	186.8%
2000	53.4%
2001	66.9%
2002	12.3%
2003	65.8%
2004	5.6%
2005	31.8%
2006	107.3%
2007	14.3%
2008	91.7%
2009	60.7%
2010	29.3%

Commercial Crime

There were 35 groups, 82 companies, that had direct written premium for Commercial Crime in the second quarter of 2011, as compared to 37 groups, 83 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	American International Group	56.41%	\$4,020,810	*	\$12,703,415	230.20%	\$3,158,109	0.43
2	Travelers Group	9.06%	\$620,446	14.61%	\$2,040,565	(16.84%)	\$252,946	1.88
3	Chubb & Son Inc.	8.04%	\$514,390	5.35%	\$1,810,135	13.33%	\$274,278	**
4	Zurich Insurance Group	6.11%	\$260,975	(72.60%)	\$1,375,485	(36.24%)	\$489,246	15.12
5	CNA Insurance Group	4.33%	\$218,326	(15.32%)	\$976,074	31.96%	\$104,820	(28.52)
6	ACE Ltd. Group	3.50%	\$30,561	(20.06%)	\$788,847	289.16%	(\$615,386)	**
7	Hiscox Insurance Group	3.31%	\$302,905	33.25%	\$744,886	168.66%	(\$36,568)	**
8	Hartford Fire & Casualty Group	2.70%	\$140,622	(9.51%)	\$607,027	(16.34%)	\$35,859	(0.02)
9	Arch Ins Grp	2.02%	\$98,015	107.98%	\$454,001	859.79%	\$805	**
10	Nationwide Corp.	1.14%	\$63,319	(17.36%)	\$256,973	(9.28%)	\$22,955	**
11	Sentry Insurance Group	0.54%	\$20,752	(30.02%)	\$121,770	130.61%	(\$340,871)	67.79
12	United Fire & Casualty Group	0.43%	\$20,960	58.50%	\$96,918	33.17%	\$34,235	(2.57)
13	The Hanover Insurance Group	0.39%	\$13,731	(73.16%)	\$86,939	(50.71%)	\$200	**
14	Federated Mutual Group	0.37%	\$23,595	12.58%	\$82,417	15.76%	(\$7,773)	29.94
15	X L America Group	0.28%	\$28,605	97.34%	\$62,771	33.98%	\$617	**
16	Philadelphia Consolidated Holding Group	0.26%	\$19,635	42.35%	\$57,559	103.17%	\$13,637	**
17	White Mountains Group	0.15%	\$24,417	*	\$33,347	459.89%	(\$4,812)	**
18	Cincinnati Financial Corp.	0.12%	\$10,499	208.16%	\$27,824	167.82%	\$5,426	**
19	Liberty Mutual Group	0.11%	(\$600)	(107.23%)	\$25,609	(28.67%)	\$656	**
20	WR Berkley Corp.	0.11%	\$1,779	(51.57%)	\$25,463	142.03%	\$88,146	**
21	Navigators Group Inc.	0.08%	\$18,316	*	\$18,316	*	\$391	**
22	State Auto Mutual Group	0.06%	\$2,481	(65.38%)	\$14,535	(15.75%)	\$2,481	**
23	Pennsylvania Lumbermens Mutual Ins. Co.	0.06%	\$4,098	165.93%	\$14,248	19.79%	\$2,017	**
24	Allstate Insurance Group	0.06%	\$573	(66.74%)	\$13,473	(11.85%)	\$3,502	**
25	Amtrust Group	0.06%	\$2,093	(53.82%)	\$13,257	(21.13%)	\$3,088	**
Top 25 Groups Total		99.69%	\$6,461,303	114.94%	\$22,451,854	3010.64%	\$3,488,004	0.41
Total Market		100.00%	\$6,477,993	113.68%	\$22,520,631	3586.91%	\$3,860,058	0.79

* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premiums	Direct Losses Paid
2nd qtr 2006	\$1,871,268	\$2,219,675	\$176,223
3rd qtr 2006	\$1,408,410	\$2,021,389	\$273,795
4th qtr 2006	\$1,279,076	\$1,640,653	\$130,086
1st qtr 2007	\$1,189,270	\$1,619,944	\$112,029
2nd qtr 2007	\$1,800,582	\$2,128,263	\$500,850
3rd qtr 2007	\$1,433,138	\$2,044,281	\$232,333
4th qtr 2007	\$1,863,618	\$2,286,243	\$1,902,214
1st qtr 2008	\$1,966,862	\$2,569,105	\$519,562
2nd qtr 2008	\$1,355,713	\$1,894,153	\$247,921
3rd qtr 2008	\$2,266,115	\$2,852,714	\$408,466
4th qtr 2008	\$1,504,310	\$1,987,386	\$119,793
1st qtr 2009	\$1,429,111	\$2,133,754	\$71,796
2nd qtr 2009	\$1,665,265	\$2,413,947	\$87,193
3rd qtr 2009	\$1,532,138	\$2,207,317	\$399,747
4th qtr 2009	\$2,362,486	(\$2,614,086)	\$252,672
1st qtr 2010	\$1,374,336	(\$3,270,745)	\$263,848
2nd qtr 2010	\$2,818,189	\$3,031,652	\$199,750
3rd qtr 2010	\$1,903,185	\$225,627	\$948,606
4th qtr 2010	\$2,174,035	\$10,715,933	\$544,732
1st qtr 2011	\$2,322,196	\$5,101,078	\$319,076
2nd qtr 2011	\$3,007,296	\$6,477,993	\$51,366

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1999	19.6%
2000	21.2%
2001	34.7%
2002	16.3%
2003	27.1%
2004	20.4%
2005	15.3%
2006	16.9%
2007	30.5%
2008	(11.0%)*
2009	70.7%
2010	7.0%

**Liberty Insurance Underwriters Inc. reported. approx. (\$6,000,000) of incurred losses impacting the industry's over-all loss ratio.*

Commercial Glass

There were 4 groups, 6 companies, that had direct written premium for Commercial Glass in the second quarter of 2011, as compared to 2 groups, 3 companies, in the second quarter of 2010.

The table below represents the top groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	Federated Mutual Group	31.69%	\$756	83.50%	\$6,628	14.75%	\$682	**
2	Nationwide Corp.	27.78%	\$5,810	*	\$5,810	*	\$5,178	**
3	Liberty Mutual Group	23.45%	\$1,240	119.86%	\$4,905	0.49%	\$442	**
4	Sentry Insurance Group	17.08%	\$3,572	*	\$3,572	*	\$3,254	**

Top Groups Total	100.00%	\$11,378	1065.78%	\$20,915	(91.34%)	\$9,556	0.00
Total Market	100.00%	\$11,378	1065.78%	\$20,915	(91.34%)	\$9,556	0.00

* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$19,311	\$11,128	\$330
3rd qtr 2006	\$16,290	\$12,377	\$3,903
4th qtr 2006	\$22,315	\$14,547	\$0
1st qtr 2007	\$9,400	\$1,342	\$734
2nd qtr 2007	\$12,873	(\$2,369)	\$2,833
3rd qtr 2007	\$7,831	(\$3,598)	\$0
4th qtr 2007	\$21,649	\$51	\$2,042
1st qtr 2008	\$7,152	\$4,408	\$0
2nd qtr 2008	\$21,074	\$1,784	\$1,906
3rd qtr 2008	\$12,930	\$3,067	\$664
4th qtr 2008	\$54,963	\$5,075	\$4,230
1st qtr 2009	\$3,401	\$1,917	\$3,824
2nd qtr 2009	\$13,825	\$2,370	\$541
3rd qtr 2009	\$11,830	\$4,910	\$1,764
4th qtr 2009	\$44,799	\$4,068	\$0
1st qtr 2010	\$253,624	\$231,451	(\$134,455)
2nd qtr 2010	\$17,458	\$976	\$0
3rd qtr 2010	\$12,012	\$5,182	\$1,697
4th qtr 2010	\$16,212	\$2,453	\$0
1st qtr 2011	\$7,897	\$1,902	\$0
2nd qtr 2011	\$18,874	\$11,378	\$0

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio*</u>
1999	60.9%
2000	98.9%
2001	155.0%
2002	63.6%
2003	59.5%
2004	40.7%
2005	56.7%
2006	42.4%
2007	30.2%
2008	364.8%
2009	54.8%
2010	67.7%

* Beginning 1997, Commercial Glass is reported under Allied Lines on the Annual Statement; therefore, the Loss Ratios for this and subsequent years represents all coverages reported under Allied Lines.

Medical Professional Liability

There were 29 groups, 41 companies, that had direct written premium for Medical Professional Liability (includes regulated and non-rate-regulated companies) in the second quarter of 2011, as compared to 31 groups, 42 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MEDICAL PROFESSIONAL LIABILITY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	ProAssurance Corp. Group	24.28%	\$10,710,985	(27.11%)	\$57,655,450	(11.35%)	\$6,955,546	11.00
2	Berkshire Hathaway	20.39%	\$10,145,017	(0.36%)	\$48,425,841	(3.18%)	\$11,238,095	15.29
3	FPIC Insurance Group Inc.	12.70%	\$6,005,488	1.61%	\$30,144,195	8.94%	\$1,072,658	19.91
4	Texas Medical Liability Underwriting Assoc.	9.24%	\$4,560,911	(6.21%)	\$21,931,926	38.90%	(\$46,144)	62.68
5	CNA Insurance Group	5.42%	\$4,477,873	(2.51%)	\$12,866,844	0.45%	\$1,625,853	9.15
6	Doctors Company Group	5.06%	\$2,180,400	(3.43%)	\$12,018,197	1.71%	\$2,137,568	3.67
7	Medicus Insurance Company	3.43%	\$1,384,065	23.44%	\$8,145,498	19.36%	(\$167,658)	57.44
8	Health Care Indemnity Inc.	2.98%	(\$18,859)	92.01%	\$7,067,173	17.98%	(\$521,568)	(795.38)
9	Preferred Professional Insurance Company	2.36%	\$1,338,971	6.57%	\$5,603,002	(0.11%)	\$123,652	52.28
10	National Group	2.18%	\$1,038,657	16.37%	\$5,175,880	7.22%	(\$120,470)	6.76
11	NCMIC Group	2.09%	\$1,223,897	6.67%	\$4,959,217	5.22%	\$363,492	**
12	Texas Medical Insurance Company	1.85%	\$670,371	(0.11%)	\$4,402,385	6.44%	\$1,376,092	0.05
13	Texas Hospital Insurance Exchange	1.53%	\$593,884	6.93%	\$3,639,645	(11.69%)	\$455,839	6.19
14	Allianz Insurance Group	1.49%	\$503,758	(36.23%)	\$3,546,605	(35.41%)	\$1,280,570	113.34
15	American International Group	1.37%	\$681,816	14.33%	\$3,241,980	(21.78%)	\$820,753	15.67
16	Ace Ltd. Group	1.03%	\$626,622	57.96%	\$2,435,434	(4.94%)	(\$48,581)	71.81
17	Everest Reinsurance Holdings Group	0.87%	\$117,123	105.04%	\$2,069,170	625.30%	\$1,640,200	234.80
18	Allied World Assurance Holding Group	0.57%	\$393,255	(3.42%)	\$1,344,684	4.67%	\$128,187	**
19	Munich Re Group	0.46%	\$314,653	(17.58%)	\$1,098,745	(12.72%)	\$137,517	**
20	Zurich Insurance Group	0.33%	\$394,655	165.06%	\$794,224	58.03%	(\$790,447)	**
21	Liberty Mutual Group	0.18%	\$211,723	5.08%	\$431,295	10.44%	(\$1,197,046)	14.17
22	Pharmacists Mutual Group	0.05%	\$28,892	8.24%	\$125,341	14.64%	\$40,535	**
23	Physicians Insurance Company	0.05%	\$16,628	(19.27%)	\$108,930	(17.15%)	\$16,628	**
24	Markel Corp. Group	0.04%	\$44,979	(10.21%)	\$94,036	(10.28%)	\$30,356	**
25	State Farm Group	0.02%	\$7,661	7.13%	\$53,300	13.60%	\$10,471	**
Top 25 Groups Total		99.97%	\$47,653,425	(1.97%)	\$237,378,997	1.01%	\$26,562,098	21.95
Total Market		100.00%	\$47,662,144	(1.97%)	\$237,448,520	0.73%	\$25,272,621	21.94

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$59,661,846	\$68,936,624	\$34,070,598
3rd qtr 2006	\$81,786,940	\$99,218,773	\$26,284,732
4th qtr 2006	\$48,930,307	\$41,894,807	\$21,096,372
1st qtr 2007	\$68,656,804	\$72,935,402	\$20,225,813
2nd qtr 2007	\$51,293,751	\$51,013,917	\$25,873,857
3rd qtr 2007	\$83,584,889	\$87,981,748	\$20,504,170
4th qtr 2007	\$49,221,027	\$53,842,291	\$17,504,789
1st qtr 2008	\$55,786,750	\$61,352,374	\$31,899,617
2nd qtr 2008	\$51,113,829	\$48,902,584	\$24,630,018
3rd qtr 2008	\$75,230,921	\$81,251,611	\$18,079,050
4th qtr 2008	\$49,153,484	\$50,769,196	\$22,300,918
1st qtr 2009	\$52,567,578	\$59,979,467	\$22,049,415
2nd qtr 2009	\$49,836,490	\$50,114,868	\$23,440,668
3rd qtr 2009	\$73,570,606	\$76,412,386	\$15,839,879
4th qtr 2009	\$47,415,542	\$49,316,672	\$16,596,087
1st qtr 2010	\$54,929,231	\$61,386,652	\$15,081,924
2nd qtr 2010	\$53,383,195	\$48,620,142	\$18,846,642
3rd qtr 2010	\$68,926,299	\$75,269,890	\$13,988,988
4th qtr 2010	\$57,775,046	\$50,856,534	\$18,444,055
1st qtr 2011	\$53,886,241	\$63,659,952	\$10,021,319
2nd qtr 2011	\$47,572,949	\$47,662,144	\$10,458,844

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1999	98.1%
2000	98.3%
2001	91.2%
2002	79.1%
2003	80.3%
2004	44.8%
2005	31.0%
2006	20.3%
2007	(14.1%)*
2008	0.3%
2009	14.6%
2010	4.7%

*Healthcare Indemnity reported approx. (\$81,000,000) of incurred losses impacting the industry's over-all loss ratio.

Miscellaneous Professional Liability

There were 37 groups, 76 companies, that had direct written premium for Miscellaneous Professional Liability in the second quarter of 2011, as compared to 36 groups, 78 companies, in the second quarter of 2010.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the second quarter of 2011 to direct written premium in the second quarter of 2010 for the same groups.

DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MISC. PROFESSIONAL LIABILITY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2011	% Change 2nd Quarter 2010 to 2011	4 Quarters Ending 2nd Qtr 2011	% Change 4 Qtrs Ending 2010 to 2011	Net Underwriting Profit or Loss 2nd Qtr 2011	Loss Ratio 2nd Qtr 2011
1	Chubb & Son Inc.	23.00%	\$23,059,297	3.81%	\$77,771,228	(1.67%)	\$14,767,939	54.68
2	XL America	16.46%	\$10,826,815	5.26%	\$55,645,000	16.42%	\$207,879	24.28
3	HCC Insurance Holdings Group	11.39%	\$8,319,637	(19.66%)	\$38,494,669	10.25%	\$3,771,215	12.23
4	ACE Ltd.	9.60%	\$8,261,413	(7.64%)	\$32,462,675	16.36%	\$6,705,411	46.49
5	AXIS Capital Group	6.25%	\$9,126,496	16.67%	\$21,146,515	81.42%	\$8,604,350	(5.72)
6	Hartford Fire & Casualty Group	4.19%	\$3,727,466	(15.36%)	\$14,178,294	(11.33%)	\$53,358	**
7	Travelers Group	3.93%	\$5,293,692	266.30%	\$13,301,941	253.26%	(\$12,823)	38.80
8	Swiss Re Group	2.58%	\$1,921,280	(31.26%)	\$8,726,786	(28.67%)	\$5,630,512	62.89
9	American Financial Group	2.43%	\$2,457,131	(6.70%)	\$8,225,902	(13.64%)	\$2,268,255	29.83
10	WR Berkley Corp.	2.37%	\$2,666,387	29.23%	\$8,011,091	208.67%	\$591,794	0.59
11	RLI Insurance Group	1.91%	\$1,863,186	58.61%	\$6,472,598	11.01%	\$345,453	**
12	Nationwide Corp.	1.85%	\$2,413,880	15.48%	\$6,251,943	(14.93%)	\$962,370	3.59
13	Allianz Insurance Group	1.71%	\$2,190,937	1.26%	\$5,791,998	2.02%	\$156,990	41.13
14	Beazley Insurance Company, Inc.	1.70%	\$1,723,836	18.68%	\$5,756,168	34.56%	\$1,578,292	6.68
15	Allied World Assurance Holding Group	1.60%	\$1,146,391	2.73%	\$5,400,527	39.37%	\$897,485	0.96
16	Liberty Mutual Group	1.59%	\$1,209,418	25.52%	\$5,389,870	11.26%	\$2,411,941	24.41
17	Navigators Group Inc.	1.29%	\$1,177,073	(32.58%)	\$4,356,901	(21.63%)	\$339,108	4.25
18	Utica National Insurance Group	0.69%	\$787,480	14.32%	\$2,325,422	11.52%	\$316,277	24.02
19	Old Republic Group	0.68%	\$691,092	(15.01%)	\$2,293,867	(7.26%)	(\$3,007,262)	**
20	Fairfax Financial	0.63%	\$328,449	60.01%	\$2,114,688	(97.39%)	\$199,565	241.98
21	Berkshire Hathaway	0.59%	\$496,590	(24.85%)	\$1,998,316	(25.94%)	\$118,965	4.75
22	Markel Corp. Group	0.52%	\$370,587	44.17%	\$1,759,385	50.96%	\$1,338,352	41.90
23	White Mountains Group	0.50%	\$0	*	\$1,704,066	*	\$999,846	**
24	Catlin US Insurance Group	0.46%	\$989,306	127.31%	\$1,568,076	(3.66%)	\$311,419	**
25	Medmark Insurance Group	0.41%	\$0	(100.00%)	\$1,395,879	28.97%	+	**
Top 25 Groups Total		98.36%	\$91,047,839	4.35%	\$332,543,805	(11.32%)	\$49,556,691	28.78
Total Market		100.00%	\$93,076,215	6.08%	\$338,080,618	(11.04%)	\$49,600,176	28.57

* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

**Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. Currently all Net Underwriting profit/loss is reported under Private Passenger Auto (All Voluntary Liability).

QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2006	\$96,823,182	\$97,849,485	\$39,078,539
3rd qtr 2006	\$99,908,322	\$102,616,161	\$20,323,311
4th qtr 2006	\$100,416,498	\$109,913,338	\$24,733,858
1st qtr 2007	\$75,659,007	\$82,048,748	\$41,244,494
2nd qtr 2007	\$102,749,144	\$107,875,452	\$15,542,821
3rd qtr 2007	\$98,728,623	\$104,512,330	\$8,034,372
4th qtr 2007	\$86,267,169	\$95,165,524	\$30,481,942
1st qtr 2008	\$73,903,913	\$70,142,638	\$29,383,675
2nd qtr 2008	\$84,033,183	\$73,233,834	\$13,269,626
3rd qtr 2008	\$85,228,893	\$79,860,523	\$9,334,265
4th qtr 2008	\$81,315,565	\$73,139,650	\$11,494,335
1st qtr 2009	\$66,362,562	\$76,602,106	\$11,531,686
2nd qtr 2009	\$86,393,009	\$78,154,319	\$23,074,569
3rd qtr 2009	\$80,738,751	\$74,152,628	\$19,021,300
4th qtr 2009	\$79,960,991	\$79,809,693	\$20,230,406
1st qtr 2010	\$58,366,675	\$138,310,111	\$18,280,350
2nd qtr 2010	\$95,313,094	\$87,744,934	\$32,853,990
3rd qtr 2010	\$109,462,500	\$93,585,827	\$43,778,720
4th qtr 2010	\$80,150,405	\$82,170,776	\$41,202,357
1st qtr 2011	\$60,495,779	\$69,247,800	\$18,092,354
2nd qtr 2011	\$89,219,452	\$93,076,215	\$26,643,677

EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u> *
1999	63.8%
2000	74.1%
2001	74.4%
2002	114.5%
2003	77.0%
2004	74.8%
2005	77.6%
2006	52.3%
2007	45.9%
2008	47.1%
2009	43.0%
2010	71.6%

* Miscellaneous Professional Liability is reported under General Liability on the Annual Statement; therefore, the Loss Ratios represent all coverages reported under General Liability.

Complaint Data

The following chart presents a comparison of written complaints received, justified and closed by TDI in the Second quarter of 2011 and the Second quarter of 2010. Also included are the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2ND QUARTER 2011			2ND QUARTER 2010		
	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
Product Liability	0	8,134	0.00000%	0	11,178	0.00000%
General Liability - Other	52	317,933	0.01636%	23	327,298	0.01742%
Fire & Allied Lines	0	26,219	0.00000%	0	27,446	0.00000%
Commercial Multiple Peril	6	97,490	0.00615%	13	99,485	0.05026%
Private Passenger Auto ⁺	453	5,850,641	0.00774%	390	5,616,283	0.03048%
Homeowners	164	1,519,509	0.01079%	149	1,511,222	0.04242%
Workers' Compensation ⁺⁺	420	46,385	0.90547%	458	46,385	1.65786%
Boiler & Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	0	14,779	0.00000%	0	16,948	0.00590%
Misc. Professional Liability	0	8,978	0.00000%	0	7,057	0.04251

⁺ Policies that included both Voluntary Liability and Physical Damage coverage reported a policy count in each category.

⁺⁺ Complaints generally relate to rates, class codes, and experience modifiers. Complaints regarding adjusting and benefits are processed by the Texas Workers' Compensation Commission and are not reflected in this report.

** Complaints are not tracked for this line of business.

The number of complaints attributable to any one insurer was not significant, except for Private Passenger Auto and Homeowners. The complaint data for the top 25 groups (ranking based on number of policies written in the Second quarter of 2011) for these two lines of insurance are presented on the next two pages.

**PRIVATE PASSENGER AUTO
SECOND QUARTER DATA
LISTED BY PERCENT OF COMPLAINTS PER POLICY**

2011 Policies Written Rank	Group Name	2ND QUARTER 2011			2ND QUARTER 2010		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
6	Old American County Mutual Fire Ins.Co.	68	347,370	0.01958%	59	272,745	0.02163%
13	Liberty Mutual Group	17	102,126	0.01665%	9	124,390	0.00724%
12	National Guar Grp	18	115,225	0.01562%	10	79,724	0.01254%
22	Unitrin Group	5	33,437	0.01495%	5	30,611	0.01633%
17	Auto Club Enterprises Ins. Group	7	47,258	0.01481%	7	45,895	0.01525%
15	Delek Group	12	84,641	0.01418%	7	94,720	0.00739%
23	Amica Mutual Group	4	31,614	0.01265%	0	30,800	0.00000%
9	Home State Insurance Group	16	143,869	0.01112%	11	114,354	0.00962%
10	Nationwide Corp.	14	134,544	0.01041%	9	123,814	0.00727%
14	Loya Group	8	86,821	0.00921%	21	86,772	0.02420%
20	Hallmark Financial Services Grp	3	33,751	0.00889%	4	37,920	0.01055%
3	Allstate Insurance Group	39	449,595	0.00867%	38	439,289	0.00865%
16	American Century Casualty Company	5	59,751	0.00837%	5	52,619	0.00950%
19	Infinity Property & Casualty Ins. Group	3	41,266	0.00727%	1	32,334	0.00309%
7	Berkshire Hathaway	20	287,755	0.00695%	13	263,274	0.00494%
24	Sentry Insurance Group	2	31,338	0.00638%	6	30,833	0.01946%
4	Progressive Group	16	382,210	0.00419%	22	425,665	0.00517%
5	United Services Automobile Assoc. Group	15	369,255	0.00406%	18	347,080	0.00519%
25	IAT Reinsurance Company Group	1	25,132	0.00398%	0	31,593	0.00000%
8	Texas Farm Bureau Mutual	7	190,112	0.00368%	15	179,192	0.00837%
2	Zurich Insurance Group	33	922,133	0.00358%	44	827,155	0.00532%
21	Metropolitan Group	1	33,604	0.00298%	2	33,495	0.00597%
11	Titus Group	3	123,284	0.00243%	8	107,743	0.00743%
1	State Farm Group	35	1,445,072	0.00242%	29	1,448,886	0.00200%
18	Germania Insurance Group	0	46,458	0.00000%	2	43,732	0.00457%
(All other licensed insurers)		101	283,020	0.03569%	45	311,648	0.01444%
(No company identified)*		0			0		
TOTALS		453	5,850,641	0.00774%	390	5,616,283	0.00694%

* Generally includes complaints where either: (a) no company was identified by complainant, (b) company was non-admitted (surplus lines), or (c) complaint was against an agent.

Complaint Data

HOMEOWNERS SECOND QUARTER DATA LISTED BY PERCENT OF COMPLAINTS PER POLICY

2011 Policies Written Rank	Group Name	2ND QUARTER 2011			2ND QUARTER 2010		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
22	Universal Insurance Company Group	7	8,731	0.08017%	1	9,865	0.01014%
23	Cypress Holdings Group	3	8,112	0.03698%	5	5,865	0.08525%
10	Hartford Fire & Casualty Group	10	32,676	0.03060%	7	37,509	0.01866%
25	State National Group	2	7,392	0.02706%	3	7,107	0.04221%
11	NLASCO Group	4	21,500	0.01860%	0	19,774	0.00000%
13	Delek Group	3	19,772	0.01517%	3	21,813	0.01375%
16	Auto Club Enterprises Insurance Group	2	16,445	0.01216%	1	14,819	0.00675%
8	Texas Farm Bureau Mutual	5	47,278	0.01058%	0	44,393	0.00000%
12	Munich American Holding Corp.	2	21,336	0.00937%	1	16,622	0.00602%
5	Liberty Mutual Group	7	81,214	0.00862%	5	70,075	0.00714%
18	Metropolitan Group	1	12,684	0.00788%	1	11,438	0.00874%
3	Zurich Insurance Group	16	216,760	0.00738%	30	221,435	0.01355%
1	State Farm Group	25	358,603	0.00697%	23	360,076	0.00639%
2	Allstate Insurance Group	16	240,432	0.00665%	14	236,242	0.00593%
15	Texas Fair Plan Association	1	16,554	0.00604%	0	14,644	0.00000%
6	Travelers Group	3	70,915	0.00423%	4	73,689	0.00543%
4	United Services Automobile Assoc. Group	4	98,716	0.00405%	4	106,159	0.00377%
7	Nationwide Corporation	2	51,718	0.00387%	6	57,546	0.01043%
9	ARX Holding Corp. Group	1	32,783	0.00305%	0	28,685	0.00000%
14	Assurant Inc Grp	0	19,370	0.00000%	1	14,525	0.00688%
17	Amica Mutual Group	0	12,816	0.00000%	2	11,868	0.01685%
19	WL Dunn Group	0	9,920	0.00000%	0	4,124	0.00000%
20	State Automobile Mutual Group	0	9,479	0.00000%	0	8,874	0.00000%
21	Wellington Insurance Company	0	9,025	0.00000%	2	11,017	0.01815%
24	Chubb & Son, Inc.	0	8,032	0.00000%	0	7,225	0.00000%
(All other licensed insurers)		50	87,246	0.05731%	36	95,833	0.03757%
(No company identified)*		0			0		
TOTALS		164	1,519,509	0.01079%	149	1,511,222	0.00986%

* Generally includes complaints where either: (a) no company was identified by complainant, (b) company was non-admitted (surplus lines), or (c) complaint was against an agent.

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
American Risk Insurance Company, Inc	American Risk Insurance Company, Inc.	9.90	06-30-2011	08-30-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	GENERAL RATE INCREASE	0.00	(10.00)	0.00
Delta Lloyds Insurance Company Of Houston, Texas	Delta Lloyds Insurance Company Of Houston Texas	3.80	04-01-2011	04-01-2011	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Homeowners - 3.8%, Including MH	0.05	(0.01)	0.00
Homeowners Of America Insurance Company	Homeowners Of America Insurance Company	0.17	09-01-2011	10-01-2011	Surcharges - Revised existing surcharges resulting in excess of $\pm 5\%$ change for some policyholders.	Combined insurance score and age of home discounts/surcharges	7.10	0.00	0.00
Imperial Fire And Casualty Insurance Company	Imperial Fire And Casualty Insurance Company	0.00	06-23-2011	08-23-2011	Other	Dwelling liability endorsement initial rates for the Dwelling 1 program.	13.47	0.00	(7.42)
Imperial Fire And Casualty Insurance Company	Imperial Fire And Casualty Insurance Company	0.09	04-01-2011	05-15-2011	Other	Introduction of Agency Companion Auto Discount and Revision to the minimum premium charged for Dwelling 1 Policies.	13.47	0.00	(7.42)
San Antonio Reinsurance Company	San Antonio Indemnity Company	1.81	04-01-2011	06-01-2011	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Increase Orange County Flex Band to 2.5	4.27	0.00	0.00
San Antonio Reinsurance Company	San Antonio Indemnity Company	1.85	05-01-2011	05-01-2011	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Split Harris County into two Territories and increase flex band to 2.7 and 2.9	1.85	0.00	0.00
San Antonio Reinsurance Company	San Antonio Indemnity Company	2.46	04-01-2011	06-01-2011	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Increase Orange County Flex Band to 2.5	4.27	0.00	0.00
Wellington Insurance Company	Wellington Insurance Company	5.84	04-01-2011	04-01-2011	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Territory Relativity Changes to ACV HO Products	8.07	8.62	0.00
Wellington Insurance Company	Wellington Insurance Company	5.98	04-01-2011	04-01-2011	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Territory Relativity Changes to RC HO Products	9.68	9.21	0.00
Allstate Insurance Group	Encompass Home & Auto Insurance Company	5.00	5-20-2011		Other	5.0% rate increase, revisions to Deviation Factors by Amount	0.00	0.00	0.00
Assurant Inc. Group	American Security Insurance Company	0.00	4/15/2011		Other	New product being introduced	0.00	0.00	0.00
Amica Mutual Group	Amica Lloyd's Of Texas	0.00	04-01-2011	04-01-2011	Other	VFD Assistant Fund Assessment	0.00	7.90	7.90

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Central Mutual Ins Co Group	Central Mutual Insurance Company	5.13	06-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Revising our base rates	1.05	1.10	1.10
Hartford Fire & Casualty Group	Hartford Lloyd's Insurance Company	0.00	05-07-2011	05-07-2011	Other	HOMEOWNERS; COPYRIGHTED PAGES, INTRODUCE PPC 8B	0.00	0.00	0.00
Hartford Fire & Casualty Group	Property & Casualty Insurance Company Of Hartford	0.00	05-07-2011	05-07-2011	Other	HOMEOWNERS; COPYRIGHTED PAGES, INTRODUCE PPC 8B	0.00	0.00	0.00
Hartford Fire & Casualty Group	Property & Casualty Insurance Company Of Hartford	8.20	05-07-2011	05-07-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	PLIC 2004 Rate Filing	0.00	0.00	0.00
Hartford Fire & Casualty Group	Sentinel Insurance Company	0.00	05-07-2011	05-07-2011	Other	HOMEOWNERS; COPYRIGHTED PAGES, INTRODUCE PPC 8B	0.00	0.00	0.00
Hartford Fire & Casualty Group	Sentinel Insurance Company	9.50	04-02-2011	04-02-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Homeowners - dimensions rate filing	0.00	0.00	0.00
Liberty Mutual Group	Liberty Insurance Corporation	9.00	05-17-2011	06-21-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	State Review	9.00	7.50	0.00
Nationwide Corp. Group	Allied Property And Casualty Insurance Company	5.00	06-22-2011	08-06-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Rate Review for all Forms (Homeowners, Tenant, Condominium Owners).	(2.90)	2.00	(3.90)
State Auto Mutual Group	State Auto Property & Casualty Ins. Co.	8.50	04-26-2011	04-26-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Base rate increase with impact varying by territory. Increase auto/home discount for owners forms from 15% to 20%. Revised wind/hail exclusion factors. Other miscellaneous rule changes with negligible rate impact.	13.00	4.10	(8.00)
State Farm Group	State Farm Lloyds	0.00	04-01-2011	06-01-2011	Territory - Relativity change in excess of $\pm 5\%$ for some policyholders.	Rental Dwelling Program - Base Rate change; adopted HO Zone definitions; eliminated protection class and implemented subzone; Base X factor; sequential rating; utilities rating plan changes	0.00	0.00	0.00

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Zurich Ins Group	Farmers Insurance Exchange	0.00	05-01-2011	05-01-2011	Other	Revision to the manual pages	0.00	0.00	0.00
Zurich Ins Group	Farmers Insurance Exchange	(0.10)	04-16-2011	04-16-2011	Other	Revision to the rates and rating structure of endorsement J6252	3.90	0.00	9.92
Zurich Ins Group	Texas Farmers Insurance Company	0.00	05-01-2011	05-01-2011	Other	Filing of Credit model use for Next Gen	0.00	0.00	0.00
Zurich Ins Group	Texas Farmers Insurance Company	0.00	05-01-2011	05-01-2011	Other	Introduction of Next Gen in TFIC	3.90	4.08	7.68
Zurich Ins Group	Texas Farmers Insurance Company	0.00	05-01-2011	05-01-2011	Other	Introduction of Next Gen rate manual in TFIC	0.00	0.00	0.00
Zurich Ins Group	Texas Farmers Insurance Company	0.00	05-01-2011	05-01-2011	Other	Revision to rating factors for PPC, ITV & zip codes	0.00	0.00	0.00
Zurich Ins Group	Texas Farmers Insurance Company	0.00	05-01-2011	05-01-2011	Other	Revision to the rates and rating structure of endorsement J6252	0.00	0.00	0.00
Unitrin Group	Unitrin Direct Property & Casualty Company	0.97	04-13-2011	06-03-2011	Other	Increased price for two endorsements (Personal Injury and Special Computer Coverage)	10.09	0.00	0.00
Metropolitan Group	Metropolitan Lloyds Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Capping	0.00	4.30	0.00
Metropolitan Group	Metropolitan Lloyds Insurance Company	0.00	06-15-2011	08-15-2011	Tier factors - Revised tier eligibility criteria resulting in excess of $\pm 5\%$ change for some policyholders.	New tier condition for combo policies.	0.00	4.30	0.00
Munich Re Group	American Modern Home Insurance Company	0.00	06-01-2010	06-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Initial Filing for the Mortgage Impairment Program.	0.00	0.00	0.00
Munich Re Group	American Modern Home Insurance Company	0.00	06-01-2010	06-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Rate, rule and form revision for the HO-4 Program.	0.00	18.60	0.00
Munich Re Group	American Modern Home Insurance Company	0.00	05-15-2011	05-21-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Liability rate increase for the HO-4 program	0.00	0.00	0.00
Mercury General Group	American Mercury Lloyds Insurance Company	0.00	06-03-2011	06-03-2011	Other	Introduction of Aligned Homeowners Product	0.00	0.00	0.00

HOMEOWNERS RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Fidelity National Financial Group	Fidelity National Indemnity Ins. Co.	10.30	06-24-2011	08-13-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Revised HO3, HO5 & HO8 Base Rates, Introduced Seasonal Property Surcharge and Superior Construction Discount	22.70	8.00	13.30
QBE Insurance Group	Praetorian Insurance Company	0.00	04-01-2011	04-01-2011	Other	Corrected initial Tenants' rate filing which displayed incorrect base rates□	0.00	0.00	0.00
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	0.90	04-15-2011	04-15-2011	Other	Statewide Change in Base Rate	5.60	7.80	(3.40)
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	1.00	04-15-2011	04-15-2011	Other	Statewide Change in Base Rate	5.80	7.80	(3.40)
ARX Holding Corp Group	ASI Lloyds	0.00	05-17-2011	05-17-2011	Other	Added New Homeowners Products HO4 & HO6	0.00	0.00	0.00
Hallmark Financial Serv Group	American Hallmark Insurance Company	28.10	06-27-2011	08-11-2011	Other	Territory Factor Changes	0.00	14.10	0.00
Delek Group	Southern Insurance Company	4.50	06-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of $\pm 5\%$ change.	Group: AGA	0.00	0.00	0.00
Travelers Group	Travelers Commercial Insurance Company	2.17	04-29-2011	06-18-2011	Other	2011-03-0182 Pers Lines Rate-Rule	0.00	0.00	0.00
Travelers Group	Travelers Home And Marine Insurance Company	2.17	04-29-2011	06-18-2011	Other	2011-03-0182 Pers Lines Rate-Rule	0.00	0.00	0.00
Travelers Group	Travelers Lloyd's Of Texas Insurance Company	5.43	04-29-2011	06-18-2011	Other	2011-03-0159 Pers Lines Rate-Rule	0.00	0.00	0.00
Travelers Group	Travelers Personal Security Insurance Company	5.43	04-29-2011	06-18-2011	Other	2011-03-0159 Pers Lines Rate-Rule	0.00	0.00	0.00

*Note: The following describes the information included for the previous 12, 24 and 36 months;

Overall Rate Change Previous 12 months - overall rate change for the period 2nd quarter 2010 thru 1st quarter 2011.

Overall Rate Change Previous 24 months - overall rate change for the period 2nd quarter 2009 thru 1st quarter 2010.

Overall Rate Change Previous 36 months - overall rate change for the period 2nd quarter 2008 thru 1st quarter 2009.

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Access Insurance Company	Access Insurance Company	(3.00)	05-27-2011	06-26-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change to Base Rates, Newer ISO Symbols and Model Yrs Added□	(3.00)	(3.00)	(3.00)
Access Insurance Company	Access Insurance Company	28.50	05-27-2011	06-26-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Change to Base Rates, Newer ISO Symbols and Model Yrs Added□	28.50	28.50	49.00
Assuranceamerica Insurance Company	Assurance America Insurance Company	(8.81)	06-12-2011	07-12-2011	Territory - Relativity change in excess of ±5% for some policyholders.	Revised practically all relativity factors and revised product structure for determining UW tier, credit level, and combination discounts.□	(3.78)	(0.98)	(5.00)
Assuranceamerica Insurance Company	Assurance America Insurance Company	9.96	06-12-2011	07-12-2011	Territory - Relativity change in excess of ±5% for some policyholders.	Revised practically all relativity factors and revised product structure for determining UW tier, credit level, and combination discounts.□	8.55	(0.99)	(10.00)
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	(0.98)		06-13-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate, Driver Tier, Driver Points changes for EP Rate Set 1	(2.18)	9.50	0.00
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	(0.03)		05-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate, Territory changes for OA	5.59	9.19	18.00
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	6.13		06-13-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate changes for EP Rate set 1	15.46	10.10	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.02)	05-01-2011	05-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MGA Agency - Base Rates Decrease; PIP/UM Compliance. Filing No. MGA03-111	3.10	4.30	10.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.04)	05-01-2011	05-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Endeavor Deluxe - Rates/Rules & Territory Factors by Zip Code; PIP/UM Compliance. Filing No. EGD08-111	5.29	(2.92)	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.06)	05-01-2011	05-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Endeavor EGA - Rates/Rules & Territory Factors by Zip Code; PIP/UM Compliance. Filing No. EGA03-111	4.92	5.76	4.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.09)	05-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Auto - Decrease Rates, UW Guidelines, TAIPA/TAC Rule 5.401, etc.; PIP/UM Comp & Competitive. Filing No. UAIS01-111	0.01	0.01	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.10	06-01-2011	07-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASIM AMB Semi Annual - Rate Revisions by Territory. Filing No. AMB02-211	6.01	6.59	0.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.10	06-01-2011	07-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASIM AMC Semi Annual - Rate Revisions by Territory. Filing No. AMC02-211	6.01	2.22	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.20)	04-29-2011	06-03-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIS Partner 1 & 3 Ltd - Decrease Base Rates; PIP/UM Compliance. Filing No. PART1/308-211	0.01	0.01	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.20)	05-15-2011	06-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Select - Rates/Rules, Discounts, Relativities for Points, etc.; Competitive. Filing No. SGA08-211	12.60	(2.00)	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.25)	04-15-2011	04-30-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Lone Star Select - Rates, Territory Adjustments, HLDI data & Aggregate Loss; Competitive. Filing No. LSS04-211	7.10	8.54	14.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.27	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	LAW - TAIPA Rates, Policy Fee, Pay Plan, etc.; PIP/UM Comp & Competitive. Filing No. LAW99-011	(5.20)	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.27)	05-01-2011	05-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Endeavor Economy - Rates/Rules & Territory Factors by Zip Code; PIP/UM Compliance. Filing No. ECON06-111	7.51	5.89	2.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.40)	04-20-2011	06-04-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General - Rates/Rules, Decrease PIP/UM & Rule 12 Discounts; PI/UM Comp & Competitive. Filing No. DIRGEN03-211	14.20	(3.50)	4.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.41)	06-13-2011	07-13-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Partners PGA - Rates & Territory Factors, Discounts P1-P5 & UW Guidelines; Competitive. Filing No. PGA08-111	21.60	27.42	15.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.48	06-13-2011	07-13-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Partners PGS - Rates & Territory Factors, Surcharges & UW Guidelines; Competitive. Filing No. PGS08-111	23.48	14.36	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.66)	04-15-2011	04-30-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Bravo - Rates/Rules, Territory Adjustments, HLDI data & Aggregate Loss; Compliance. Filing No. EMB06-211	(3.03)	2.95	7.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(0.76)	04-15-2011	04-30-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Limited Annual - Rates, Territory Adjustments, HLDI data & Aggregate Loss; Competitive. Filing No. EML06-211	3.47	0.14	17.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.98	05-01-2011	05-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Pronto - Base Rates & Territory Factors; Competitive. Filing No. PR05-111	(3.30)	(5.23)	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(1.12)	06-20-2011	07-20-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Auto - Rates/Rules for Loss Ratios & PD Factors, Territory Base Rates, etc; Competitive. Filing No. UAIS01-211	5.12	0.09	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(1.16)	04-15-2011	04-30-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Priority Monthly - Rates, Territory Adjustments, HLDI data & Aggregate Loss; Competitive. Filing No. EMP06-211	15.89	3.04	10.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	1.20	04-04-2011	05-04-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar Maverick - Rates & UW Guidelines Language; PIP/UM Comp & Competitive. Filing No. LONMAV08-011	2.90	(4.40)	8.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(1.40)	04-29-2011	06-03-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIS Standard Credit - Decrease Base Rates; PIP/UM Compliance. Filing No. AIS/CREDIT08-211	0.01	0.01	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	2.20	06-14-2011	07-14-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIS Partner 6 & 12 - Revision to Rollover/Rnwl Discount Matrix. Filing No. PART6/12 08-311	10.20	3.50	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	3.10	04-15-2011	05-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newport - Rates & Factors, UW Guidelines for Licenses; PIP/UM Comp & Competitive. Filing No. NGA09-111	(1.50)	0.20	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	4.90	04-15-2011	05-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newport Limited - Rates & Factors, UW Guidelines for Licenses; PIP/UM Comp & Competitive. Filing No. NGA LTD09-111	0.20	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(5.77)	06-13-2011	07-13-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Partners PGL - Rates & Territory Factors, Surcharges & UW Guidelines; Competitive. Filing No. PGL08-111	14.16	0.00	0.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	7.30	04-15-2011	05-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newport Premier - Rates & Factors & UW Guidelines; PIP/UM Comp & Competitive. Filing No. NGAOAT09-111	(3.20)	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(7.90)	06-30-2011	06-29-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIS Standard Credit - Base Rates, Ratio & Factors; Competitive. Filing No. AIS/CREDIT08-311	13.90	0.00	0.00
Spartan Insurance Company	Spartan Insurance Company	0.00	06-06-2011		Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Brand new rate	0.00	0.00	0.00
Ameriprise Financial Group	IDS Property Casualty Insurance Company	6.90	04-16-2011	04-16-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	6.90	26.10	26.00
Ameriprise Financial Group	IDS Property Casualty Insurance Company	6.30	04-16-2011	04-16-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate	6.30	17.20	13.00
Allstate Insurance Group	Allstate Fire & Casualty Insurance Company	1.40	06-06-2011	07-21-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	3.0% rate increase	(6.80)	0.10	0.00
Allstate Insurance Group	Allstate Fire & Casualty Insurance Company	4.20	06-06-2011	07-21-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	3.0% rate increase	(6.80)	0.10	0.00
Amica Mutual Group	Amica Mutual Insurance Company	0.00	04-01-2011	04-01-2011	Other	VFD Assistant Fund Assessment	10.70	15.60	(6.00)
Amica Mutual Group	Amica Mutual Insurance Company	0.00	04-01-2011	04-01-2011	Other	VFD Assistant Fund Assessment	8.00	11.80	6.00
Berkshire Hathaway Group	Geico Indemnity Company	3.10	05-20-2011	07-05-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed rates and rules	0.00	0.00	0.00
Berkshire Hathaway Group	Government Employees Insurance Company	2.60	05-20-2011	07-05-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed rates and rules	0.00	0.00	0.00
Central Mutual Insurance Co Group	Central Mutual Insurance Company	1.10	06-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising Base Rate and Adopting ISO's increased limits	0.98	1.03	1.00
Central Mutual Insurance Co Group	Central Mutual Insurance Company	1.11	06-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revising Base Rate and Adopting ISO's increased limits	1.32	1.10	1.00
Universal Insurance Co Group	Universal North America Insurance Company	0.00	04-29-2011	04-04-2011	Other	Update of Ineligible Risks; Appendix is updated.	15.10	4.80	0.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Universal Insurance Co Group	Universal North America Insurance Company	0.00	04-29-2011	04-04-2011	Other	Update of Ineligible Risks; Appendix is updated.	15.10	4.80	0.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	04-18-2011		Other	New Rating Program	5.00	5.20	6.00
Liberty Mutual Group	Liberty County Mutual Insurance Company	0.00	04-18-2011		Other	New Rating Program	7.90	8.60	8.00
Nationwide Corp Group	Colonial County Mutual Insurance Company	0.00	04-25-2011	05-11-2011	Other	Revised Diminishing Deductible On Your Side Rewards feature for Comprehensive and Collision coverages	0.50	4.20	9.00
Nationwide Corp Group	Colonial County Mutual Insurance Company	0.00	04-25-2011	05-11-2011	Other	Revised Diminishing Deductible On Your Side Rewards feature for Comprehensive and Collision coverages	0.50	5.20	9.00
Nationwide Corp Group	Colonial County Mutual Insurance Company	0.00	04-25-2011	05-12-2011	Other	Revised Diminishing Deductible On Your Side Rewards feature for Comprehensive and Collision coverages	0.00	0.00	0.00
Nationwide Corp Group	Nationwide Mutual Insurance Company	0.00	04-25-2011	05-11-2011	Other	Revised Diminishing Deductible On Your Side Rewards feature for Comprehensive and Collision coverages	0.50	5.20	9.00
State Farm Group	State Farm County Mutual Insurance Company Of Texas	0.00	04-04-2011	04-04-2011	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Drive Safe and Save Program	1.90	6.70	7.00
State Farm Group	State Farm County Mutual Insurance Company Of Texas	0.00	04-04-2011	04-04-2011	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Drive Safe and Save Program	9.60	6.10	6.00
State Farm Group	State Farm Fire And Casualty Company	0.00	04-04-2011	04-04-2011	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Drive Safe and Save Program	(8.60)	(0.50)	(1.00)
State Farm Group	State Farm Fire And Casualty Company	0.00	04-04-2011	04-04-2011	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Drive Safe and Save Program	5.00	(0.10)	1.00
State Farm Group	State Farm Mutual Automobile Insurance Company	0.00	04-04-2011	04-04-2011	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Drive Safe and Save Program	(2.20)	0.70	1.00
State Farm Group	State Farm Mutual Automobile Insurance Company	0.00	04-04-2011	04-04-2011	Discount - Introduction of new discount <describe> resulting in excess of -5% change for qualifying policyholders	Drive Safe and Save Program	5.00	4.30	3.00
Titus Group	Consumers County Mutual Insurance Company	(0.08)	06-15-2011	07-30-2011	Other	Group MIA MSA 3.1 Rate Change Less Than 5%	4.29	1.18	(1.00)
Titus Group	Consumers County Mutual Insurance Company	4.45	06-15-2011	07-30-2011	Other	Group MIA MSA 3.1 Rate Change Less Than 5%	3.93	0.37	1.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

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Zurich Insurance Group	Texas County Mutual	1.36	05-30-2011	07-14-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Implemented Changes to Base Rate, Territory, BI Limit, and Model year factors	(18.39)	5.22	9.00
Zurich Insurance Group	Texas County Mutual	4.07	05-30-2011	07-14-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Implemented Changes to Base Rate, Territory, BI Limit, and Model year factors	(7.29)	5.07	20.00
Unitrin Group	Unitrin County Mutual	6.20	06-11-2011	08-11-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate Changes	0.00	0.00	0.00
Unitrin Group	Unitrin County Mutual	0.00	05-07-2011	07-07-2011	Other	Lowered SR22 fee from \$35 to \$25. □	0.00	0.00	0.00
Metropolitan Group	Metropolitan Casualty Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	(1.50)	2.00
Metropolitan Group	Metropolitan Casualty Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	1.00	3.00
Metropolitan Group	Metropolitan Direct Property And Casualty Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	(2.20)	0.00
Metropolitan Group	Metropolitan Direct Property And Casualty Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	1.70	3.00
Metropolitan Group	Metropolitan General Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	0.40	11.00
Metropolitan Group	Metropolitan General Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	2.40	10.00
Metropolitan Group	Metropolitan Group Property And Casualty Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	2.00	18.00
Metropolitan Group	Metropolitan Group Property And Casualty Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	0.20	1.00
Metropolitan Group	Metropolitan Lloyds Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.10	2.60	18.00
Metropolitan Group	Metropolitan Lloyds Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	10.70	5.10	11.00
Metropolitan Group	Metropolitan Property And Casualty Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	(1.60)	2.00
Metropolitan Group	Metropolitan Property And Casualty Insurance Company	0.00	05-15-2011	07-15-2011	Other	Renewal Premium Rate Capping	0.00	1.30	3.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Cincinnati Financial Group	The Cincinnati Insurance Company	4.10	04-01-2011	04-01-2011	Other	Adoption of ISO's Loss Costs; Texas ID 112610; ISO # LI-PA-2011-007/008	0.00	7.10	(2.00)
Munich Re Group	American Modern Lloyds Insurance Company	2.50	05-01-2011	05-21-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate and rule revision for the Motorcycle Program	0.00	0.00	0.00
Mercury General Group	Mercury County Mutual Insurance Company	5.00	05-25-2011	07-09-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aligned book	2.50	8.95	11.00
Mercury General Group	Mercury County Mutual Insurance Company	5.00	05-25-2011	07-09-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aligned book	6.03	14.91	19.00
Markel Corp. Group	Markel American Insurance Company	8.80	05-15-2011	06-20-2011	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Competitive and experience changes. Adjusted base rates and various factors	0.00	0.00	0.00
Markel Corp. Group	Markel American Insurance Company	8.80	05-15-2011	06-20-2011	Other rating variables - Revised rating variable definition resulting in excess of ±5% change for some policyholders.	Competitive and experience changes. Adjusted base rates and various factors	0.00	0.00	0.00
White Mountains Group	Esurance Insurance Company	(8.80)	04-27-2011	04-27-2011	Other	Base rate change, collision only. Discounts - Revised existing and introduction of new.	0.00	0.00	2.00
White Mountains Group	Esurance Insurance Company	(8.80)	04-27-2011	06-16-2011	Other	Base rate change, collision only. Discounts - Revised existing and introduction of new.	0.00	0.00	2.00
White Mountains Group	Esurance Insurance Company	(1.80)	04-27-2011	04-27-2011	Other	Discounts - Revised existing and introduction of new.	0.00	0.00	2.00
White Mountains Group	Esurance Insurance Company	(1.80)	04-27-2011	06-16-2011	Other	Discounts - Revised existing and introduction of new.	0.00	0.00	2.00
Auto Club Enterprises Insurance Group	Aaa Texas County Mutual Insurance Company	0.00	05-01-2011	05-01-2011	Class - Relativity change in excess of ±5% for some policyholders.	New verified mileage program.	0.00	0.20	5.00
Auto Club Enterprises Insurance Group	Aaa Texas County Mutual Insurance Company	0.00	05-01-2011	05-01-2011	Class - Relativity change in excess of ±5% for some policyholders.	New verified mileage program.	0.00	0.20	5.00
Home State Insurance	Home State County Mutual Insurance Company	0.00	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA	0.31	0.96	1.00
Home State Insurance	Home State County Mutual Insurance Company	0.00	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	A-Max	0.31	0.96	1.00
Home State Insurance	Home State County Mutual Insurance Company	0.00	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A. Williams - A Abana I MO	0.31	0.96	1.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A. Williams - A Abana 6 MO	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas State Low Cost	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	05-01-2011	05-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Multi-State Insurance	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	(0.07)	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rodney D. Young	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.10	05-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.37	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Louis A. Williams - BIG	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	1.80	04-01-2011	05-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Titan - General 2.0	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	1.90	05-14-2011	07-20-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Safeco - True Pricing	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	10.10	04-01-2011	04-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Excel General Agency	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	(3.70)	04-27-2011	06-16-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Esurance	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	4.00	04-01-2011	05-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Titan - Plus	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	(4.30)	06-06-2011	07-07-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas State Low Cost	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	(4.70)	06-14-2011	07-04-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paragon	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	4.80	05-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive - Elite	0.31	0.96	1.00

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Home State Insurance Group	Home State County Mutual Insurance Company	4.80	05-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive - Select	0.31	0.96	1.00
Home State Insurance Group	Home State County Mutual Insurance Company	4.80	05-01-2011	06-01-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Align	0.31	0.96	1.00
Delek Group	Republic Underwriters Insurance Company	6.36	06-15-2011	08-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC Legacy Program. Base rates for Coll	0.00	0.00	2.00
Delek Group	Republic Underwriters Insurance Company	4.25	06-15-2011	06-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC Legacy Program. Base rates for BI, PIP, Med Pay	0.00	0.00	1.00
Delek Group	Southern County Mutual Insurance Company	6.36	06-15-2011	06-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC Legacy Program. Base rates for collision	0.00	0.00	2.00
Delek Group	Southern County Mutual Insurance Company	4.25	06-15-2011	06-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC Legacy Program. Base rates for BI, PIP, Med Pay	0.00	0.00	1.00
Delek Group	Southern Insurance Company	6.36	06-15-2011	06-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC Legacy Program. Base rates for coll	0.00	0.00	1.00
Delek Group	Southern Insurance Company	4.25	06-15-2011	06-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC Legacy Program. Base rates for BI, PIP, Med Pay	0.00	0.00	1.00
Delek Group	Southern Vanguard Insurance Company	6.36	06-15-2011	06-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC Legacy Program. Base rates for Coll	0.00	0.00	1.00
Delek Group	Southern Vanguard Insurance Company	4.25	06-15-2011	06-15-2011	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Chapter RIC Legacy Program. Base rates for BI, PIP, Med Pay	0.00	0.00	1.00
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	0.00	05-02-2011	11-02-2011	Other	Introduction of New Low Cost Program	0.00	0.00	0.00
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	(3.40)	05-02-2011	06-02-2011	Other	Premier-Revision to Base Rates, Household Structure, Combo Discount Matrix, Territory Factors, and Tier factors	(7.54)	(25.34)	(25.00)
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	(7.90)	05-02-2011	06-02-2011	Other	Value Added-Revision to Base Rates, Household Structure, Combo Discount Matrix, Territory Factors, and Tier factors	(9.58)	(22.68)	(25.00)

PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT

Group Name	Company Name	Overall Rate Change 2nd Qtr 2011	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	*Overall Rate Change Previous 12 Months	*Overall Rate Change Previous 24 Months	*Overall Rate Change Previous 36 Months
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	0.00	05-02-2011	11-02-2011	Other	Introduction of New Low Cost Program	0.00	0.00	0.00
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	8.30	05-02-2011	06-02-2011	Other	Value Added-Revision to Base Rates, Household Structure, Combo Discount Matrix, Territory Factors, and Tier factors	10.73	3.67	20.00
Infinity Property & Casualty Insurance Group	Infinity County Mutual Insurance Company	9.50	05-02-2011	06-02-2011	Other	Premier-Revision to Base Rates, Household Structure, Combo Discount Matrix, Territory Factors, and Tier factors	8.94	(12.23)	(12.00)
Affirmative Insurance Group	Affirmative Insurance Company	7.00	06-23-2011	08-01-2011	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Overall changes and introduction of new rating	0.00	0.00	0.00
Affirmative Insurance Group	Affirmative Insurance Company	14.00	06-30-2011	08-01-2011	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Overall changes and introduction of new rating	0.00	0.00	0.00
Affirmative Insurance Group	Affirmative Insurance Company	0.00	04-29-2011	05-30-2011	Other	UM, UMPD and PIP % changes driven by TDI request	0.00	0.00	0.00
Loya Group	Loya Insurance Company	(0.03)	04-01-2011	05-01-2011	Other	PIP, UMBI & UMPD rate reduction	1.00	1.24	4.00
Loya Group	Vision Insurance Company	(0.01)	04-01-2011	05-01-2011	Other	PIP, UMBI, & UMPD rate reduction	(0.01)	(0.02)	9.00
Loya Group	Vision Insurance Company	0.62	04-05-2011	05-05-2011	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	VML Program-Multi-Car Discount (15%) removed; Multi-Car Surcharge (5%) added	0.62	(0.02)	9.00

*Note: The following describes the information included for the previous 12, 24 and 36 months;

Overall Rate Change Previous 12 months - overall rate change for the period 2nd quarter 2010 thru 1st quarter 2011.

Overall Rate Change Previous 24 months - overall rate change for the period 2nd quarter 2009 thru 1st quarter 2010.

Overall Rate Change Previous 36 months - overall rate change for the period 2nd quarter 2008 thru 1st quarter 2009.



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